
Palestinian Enterprise Revitalization Project

2003 Annual Report and 2004 Work Plan

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2003 Annual Report



Development *Alternatives*, Inc.

Overview

What is PER?

To response to the crisis in the Palestinian private sector, United States Agency for International Development (USAID) launched the Palestinian Enterprise Revitalization (PER) project under the management of Development Alternatives, Inc.

PER's overall objective is to invigorate economic growth and job creation by revitalizing and improving the performance of Palestinian small and medium size businesses that have long term growth potential.

PER works with firms to help them access know-how, access finance, and build human resource capacity.

PER is helping Palestinian firms survive the ongoing crisis and improve their competitiveness to be better positioned to prosper if the political situation improves.



The DAI PER and MAP teams at official launch of PER at the Best Eastern Hotel in Ramallah in November 2002.

Who is PER?

The PER Team are:

Arun Hsu - Chief of Party
Stephen Shippie - Senior Financial Advisor
Maher Hamdan - Senior Business Advisor
Rami Shamshoum – Marketing Advisor
Jehad Atyani - Technical Advisor
Firas Zaghaf - Financial Advisor
Sana Alawi - Accountant
Rozana Saleem - Program Coordinator
Shaden Assad - Administrative Assistant
Lina Kouz - Operations Officer
Irene Khasho - Finance Officer

Halim Halabi - PER Gaza Manager
Saleh Abukamil - Business Advisor
Hesham Sobh-Salim - Technical Advisor
Sharif Kishawi - Financial Advisor
Randa Abukamil - Program Coordinator

* Said Abuhijleh, DAI Country Director, serves as the PER's Strategic Advisor

PER West
Bank
Team

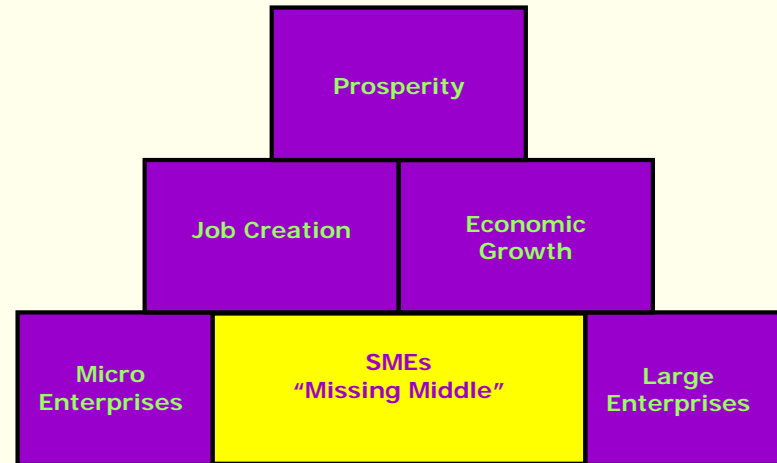
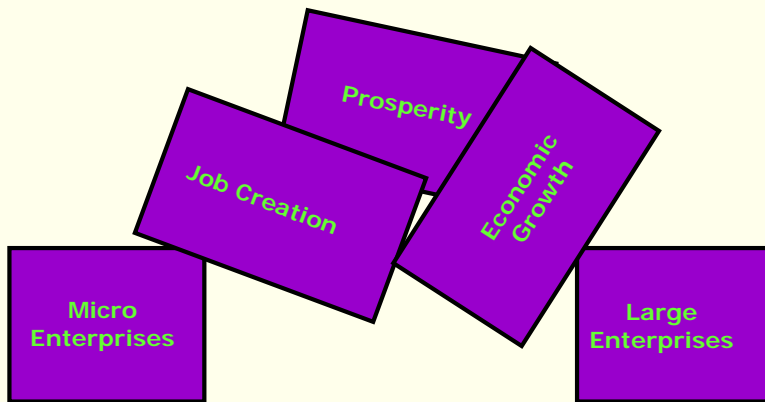


PER Gaza
Team



Who does PER help?

PER targets “missing middle” firms – SMEs that are not benefiting from existing micro enterprise support programs and are not currently able to obtain financing from banks according to purely commercial terms.



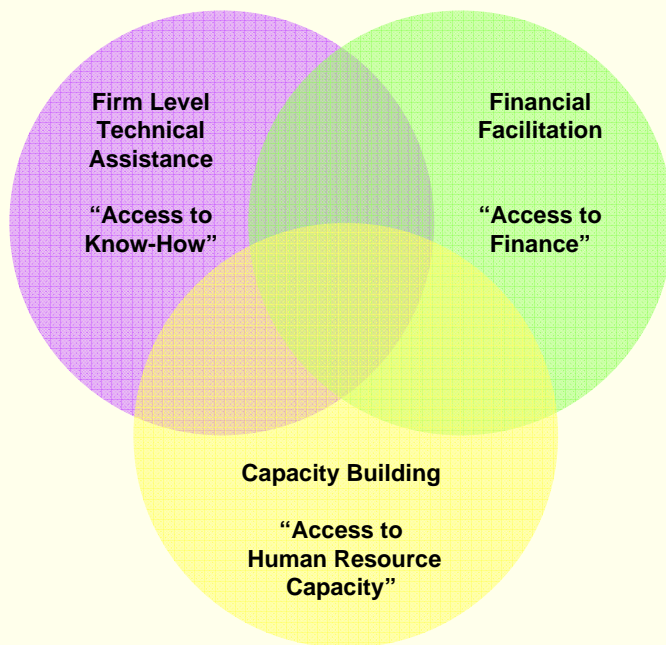
PER selects firms that have a high likelihood of successful start up or turnaround. The larger SMEs, that PER assists, work in sectors that have potential for long term comparative advantage. These firms use some level of technology, have adaptable management willing to adopt new ideas, and have growth potential.

What are PER's program components?

PER has three program components.

1. Firm Level Technical Assistance

PER helps firms improve competitiveness and performance by providing technical assistance in the areas of financial management, marketing, quality management, and production.



2. Financial Facilitation

PER assists firms access and mobilize internal and external financing. Assistance includes developing business plans and feasibility studies, compiling and analyzing financial information, and developing cash flow projections.

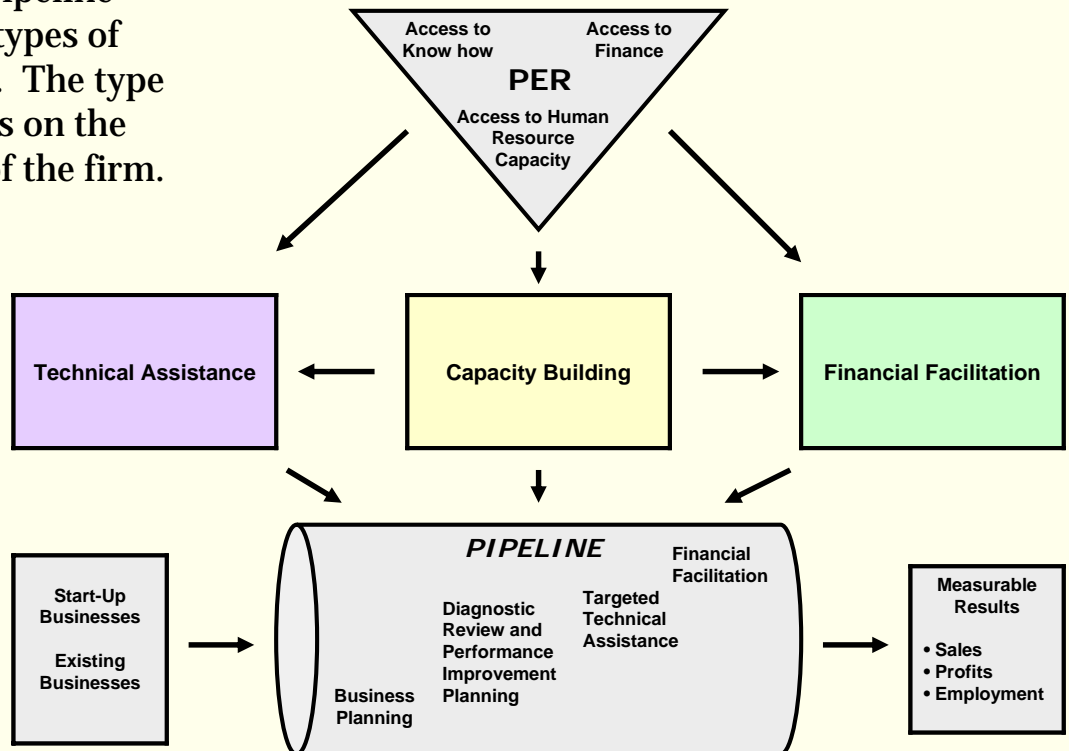
3. Capacity Building

PER's technical assistance and workshops builds the management capacity of its client firms. In addition, through its Enterprise Consulting Apprenticeship Program (ECAP), PER is training recent university graduates to prepare them to become qualified consultants and assume key management and technical positions within firms.

How does PER assist firms?

PER's three program components work together to help firms access know-how, access finance, and build human resource capacity.

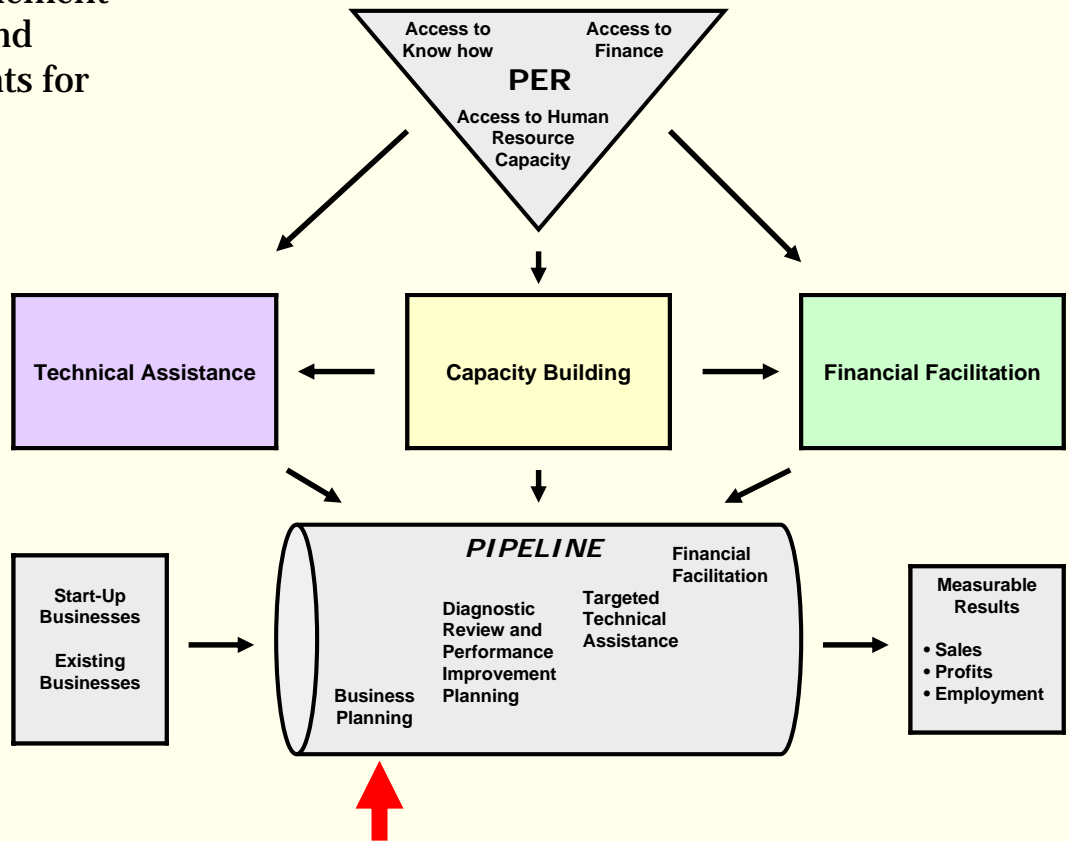
PER assists firms advance through a “pipeline” of development stages. PER uses four types of consulting engagements to assist firms. The type of consulting engagement used depends on the needs and current development stage of the firm.



How does PER assist firms?

1. Business Planning

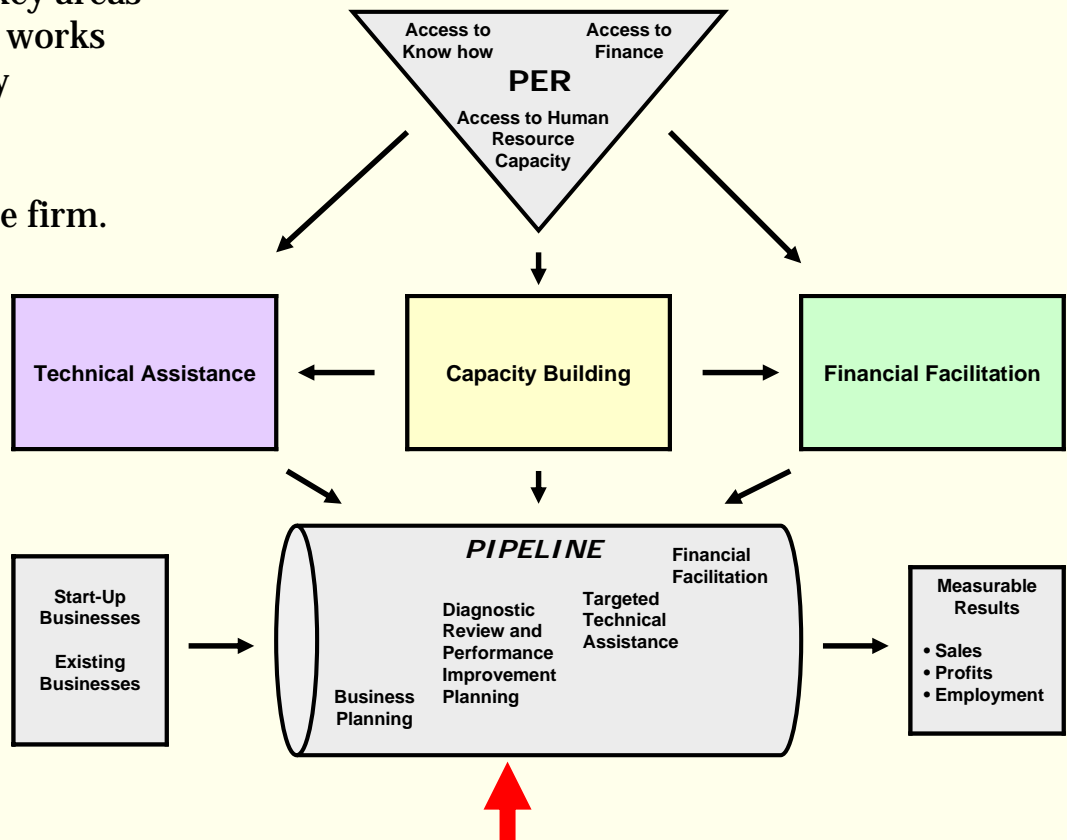
PER develops business plans and feasibility studies to facilitate the start-up of new businesses and help existing firms implement expansion plans. Business planning and feasibility analyses are also requirements for obtaining financing.



How does PER assist firms?

2. Performance Improvement Planning

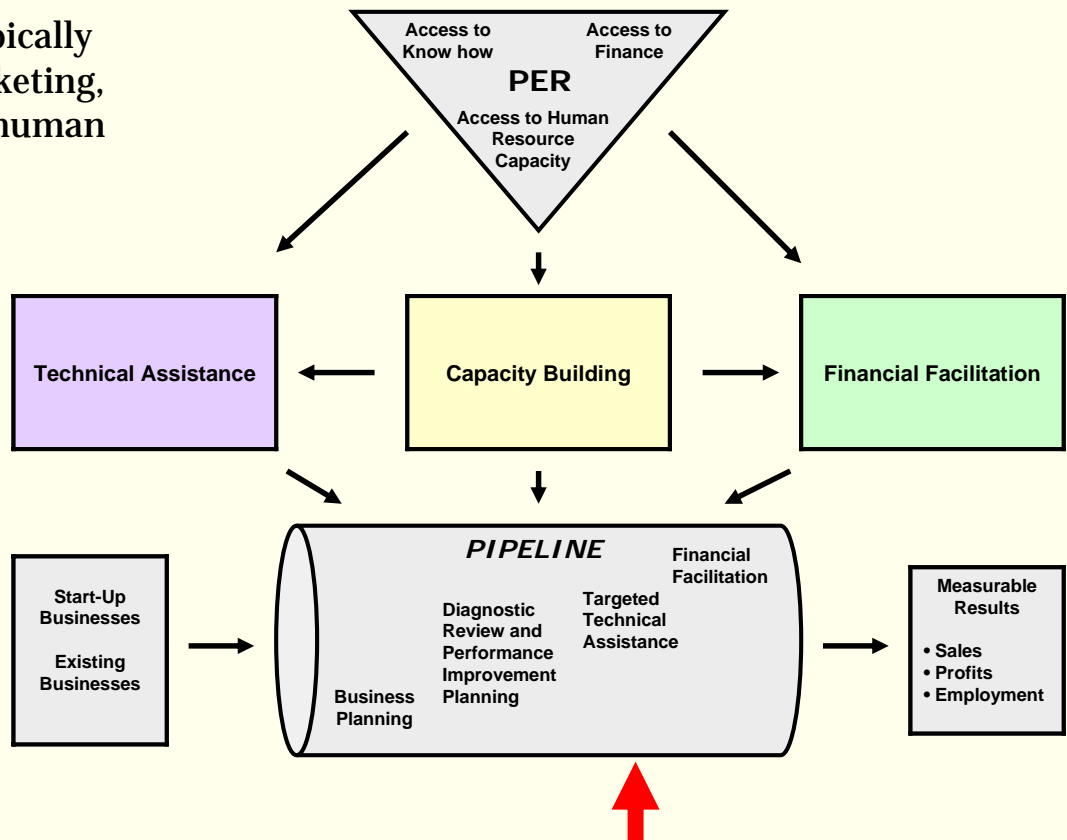
PER conducts a diagnostic review of the client firm based on its historical financial performance. The analysis focuses on key areas that have an impact on cash flow. PER works with the firm's management to identify opportunities and formulate specific recommendations for improving the performance and competitiveness of the firm.



How does PER assist firms?

3. Targeted Technical Assistance

PER assists client firms improve performance by providing technical assistance to address specific problems or take advantage of specific opportunities. Technical assistance typically focuses on financial management, marketing, production, quality management, and human resource management.

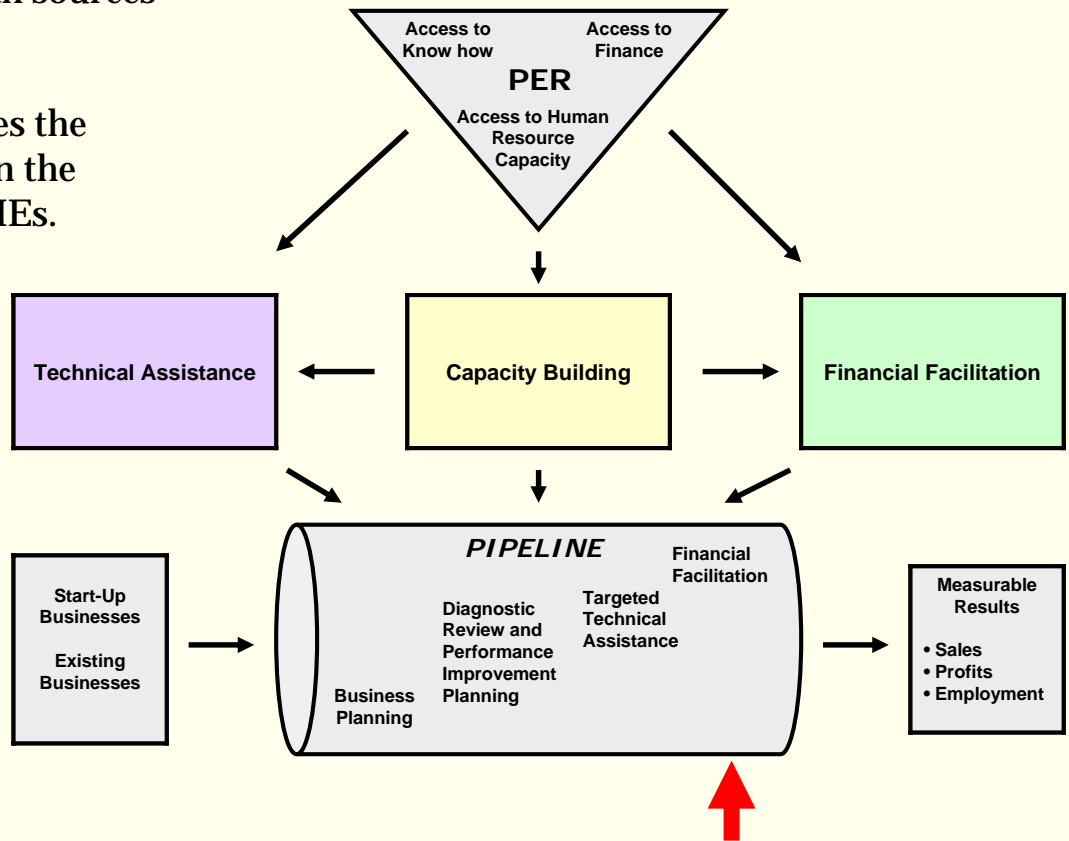


How does PER assist firms?

4. Financial Facilitation

PER bridges the supply and demand for financing by assisting firms become “bankable” and matching their financing needs with sources of financing.

After one year of operation, PER realizes the critical need to address the gap between the demand and supply of financing for SMEs.



Results

Objectives for 2003

The first annual work plan for PER specified a strategic framework that defined activities and established targets for each program component.

The activities comprising each component support USAID's Intermediate Results and Strategic Objective and PER's overall mission and vision.

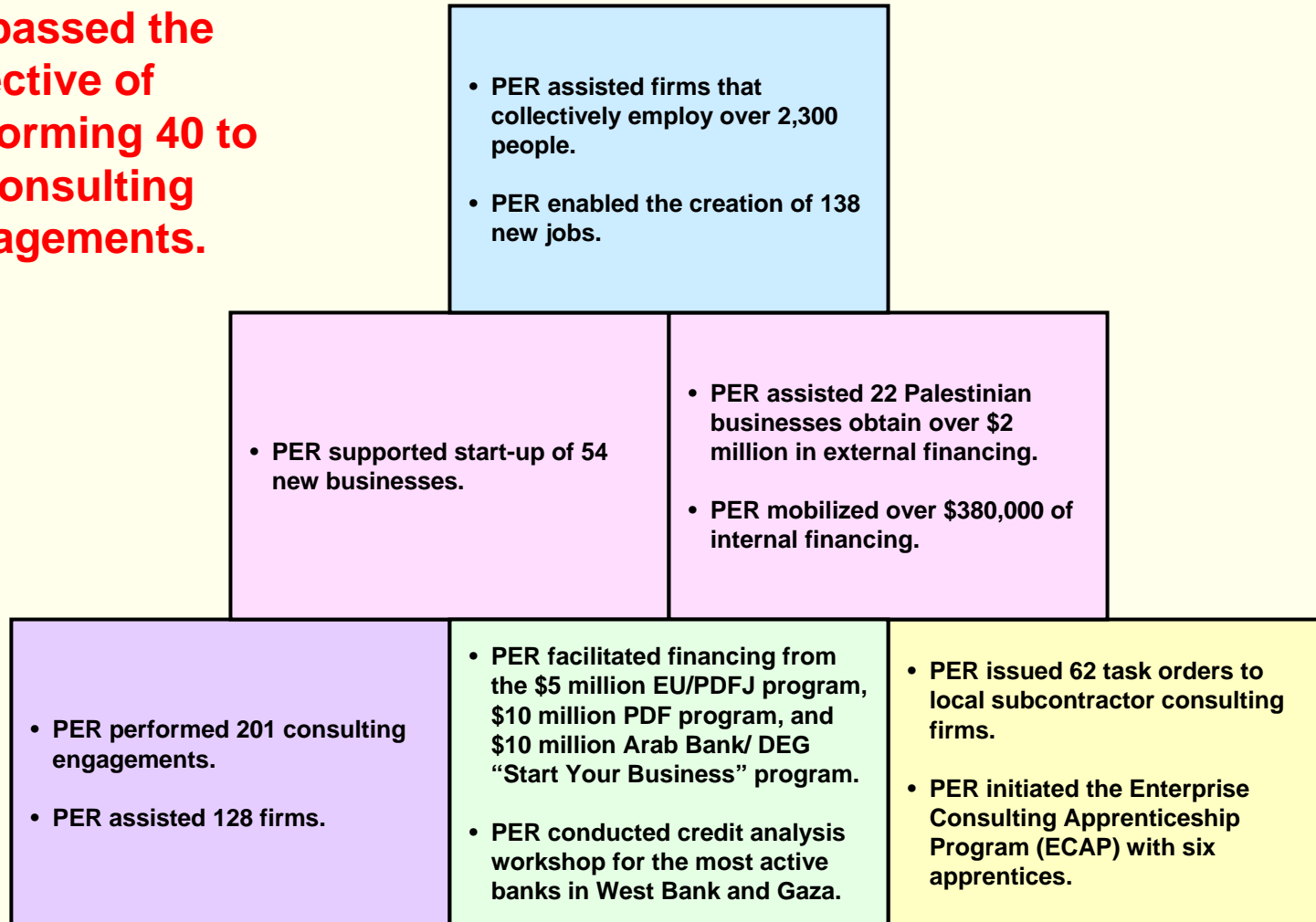
PER's objectives for the first year were:

- Complete 65 consulting engagements.
- Assist 10 firms obtain financing.
- Initiate apprenticeship program.

| SO 1: Expanded Private Sector Economic Opportunities | | |
|---|--|--|
| IR1.1: Increased Access to Financial Services | IR1.2: Increased Access to Markets | |
| Mission: Invigorate economic growth and job creation in the Palestinian territories by assisting the private sector respond to the ongoing crisis, improve competitiveness, and prepare for long term growth. | | |
| Vision: Gain recognition as an innovative project providing high quality services that contribute to the development of a competitive private sector and improve the economic well-being of the Palestinian people. | | |
| Firm-Level Technical Assistance | Financial Facilitation | Capacity Building |
| Goal 1: Provide firm-level technical assistance to improve competitiveness and long-term sustainability. | Goal 2: Facilitate financing necessary for firms to survive and expand their businesses. | Goal 3: Build local management and consulting capacity. |
| Activities: <ul style="list-style-type: none">• Conduct diagnostic reviews and develop performance improvement plans.• Provide targeted technical assistance. | Activities: <ul style="list-style-type: none">• Facilitate financing - donor programs.• Provide capacity building for financial institutions.• Assist firms become bankable. | Activities: <ul style="list-style-type: none">• Conduct PER internal training.• Implement apprenticeship program.• Conduct capacity building workshops for private sector. |
| Objectives: (first year) <ul style="list-style-type: none">• Complete 40 comprehensive and 25 limited consulting engagements. | Objectives: (first year) <ul style="list-style-type: none">• Assist 10 firms become "bankable" and disseminate "bankable standards". | Objectives: (first year) <ul style="list-style-type: none">• Initiate apprenticeship program with 10 to 15 candidates. |

Results for 2003

Surpassed the objective of performing 40 to 65 consulting engagements.



Types of Firms Assisted

PER targets start-ups, small firms, and medium firms that have a high likelihood of growth and employment generation.

PER has assisted a wide range of types of businesses including manufacturers, retail shops, service providers.

PER has also encountered and worked with firms that might be considered “large” by local standards, but do not have access or knowledge of the technical assistance necessary to reach full potential or obtain financing.

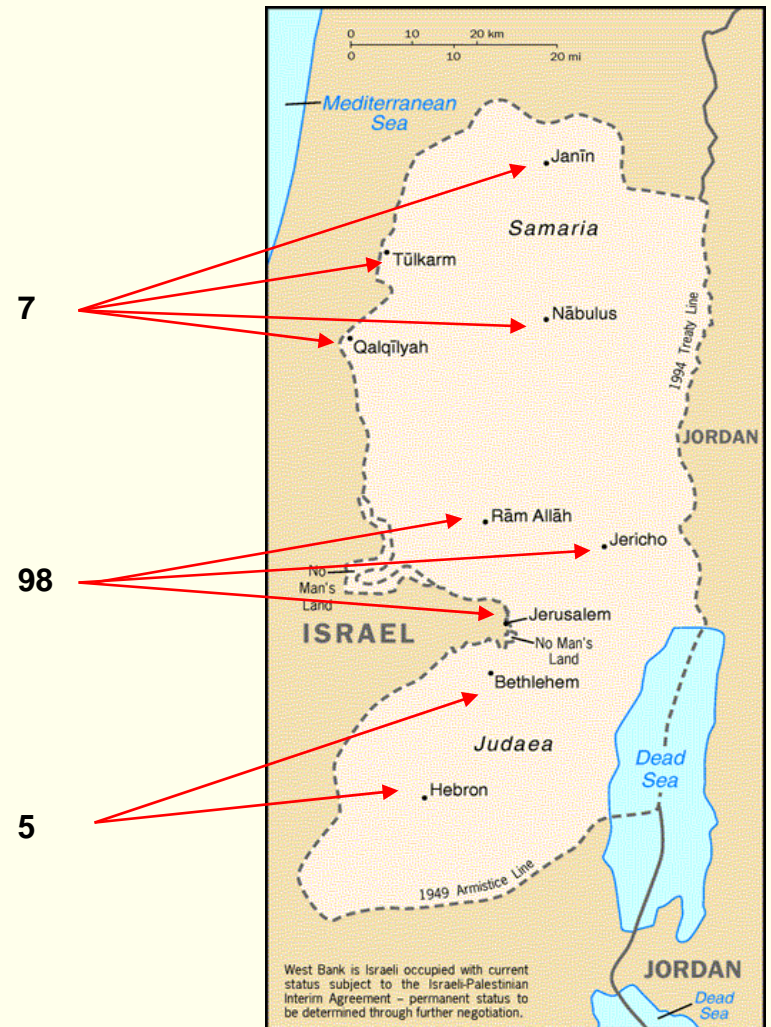
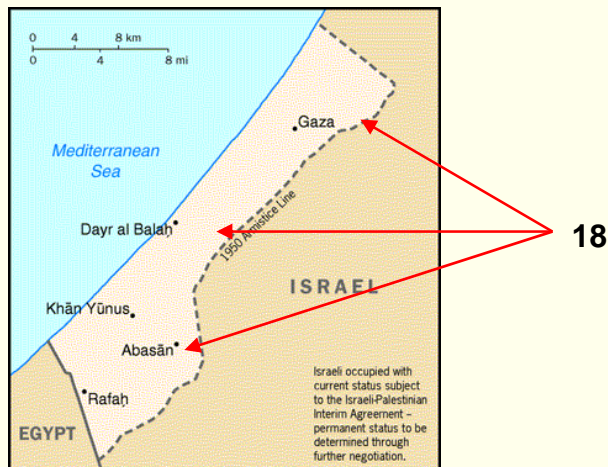
Types of businesses PER is assisting include:

- Building Materials
- Clothing
- Construction
- Cosmetics
- Dairy Products
- Detergents
- Dry Cleaning
- Electronics
- Food Processing
- Furniture
- Glass
- Hotels
- Ice Cream
- Internet
- Mattresses
- Paper Products
- Pharmaceuticals
- Restaurant
- Retail
- Shoes
- Software
- Transport

Location of Firms Assisted

During 2003, PER focused on building its client portfolio in the Ramallah area. This strategy was implemented due to constraints on regional travel and to ensure the continuation of maximum operations during the evacuation period.

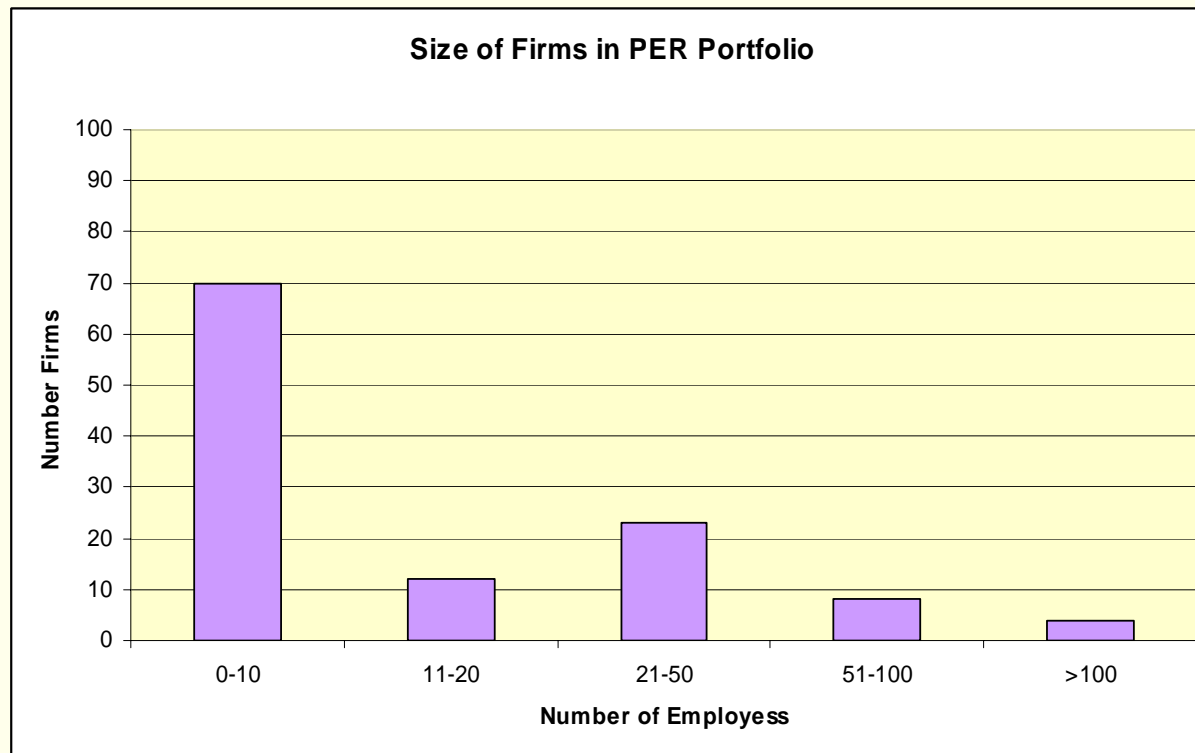
The client concentration in Ramallah and Jerusalem was also driven by the availability of donor financing programs.



Size of Firms Assisted

Consistent with goal of targeting “missing middle” firms, PER has worked primarily with small firms. This reflects the fact that most firms in West Bank and Gaza are family owned businesses.

65 percent of firms assisted by PER have 20 employees or less. 90 percent of firms assisted by PER have 50 employees or less. The donor community defines small firms as having 50 employees or less.



Implementation Mechanisms

Consistent with the goal to maximize development and use of local expertise to deliver technical assistance, PER relied heavily on its own staff consultants.

PER has hired among the best and most qualified Palestinian business experts in finance, marketing, and production. The competence of PER staff enables PER to maintain the highest standards of performance. In addition, PER is performing many scopes of work that do not require STTA and which local consulting firms cannot complete due to lack of capacity.

Reliance on PER staff is in response to clients' insistence on confidentiality. Because of PER's focus on financial results, clients must be willing to share their confidential financial information with PER. For this reason, many clients, including small firms, insist that PER staff perform all work and are reluctant to work with subcontractors.

Nevertheless, during 2003, PER did issue 62 task orders to its approved local subcontractors. In addition, PER has started to implement cost sharing for larger more sophisticated scopes of work.

However, it should be noted that given the current environment, most small Palestinian firms are not in a position to pay for consulting services. Also, since PER cannot accept payment for its services, cost sharing can only be implemented when a subcontractor is needed to provide the technical assistance services.

During 2004, PER anticipates adding additional staff to provide the resources necessary to meet PER's goals for launching new initiatives, expanding its services, and increasing outreach. PER also anticipates increasing the use of local subcontractors, under careful supervision from PER staff, for those scopes of work that are well defined and repetitive in nature.

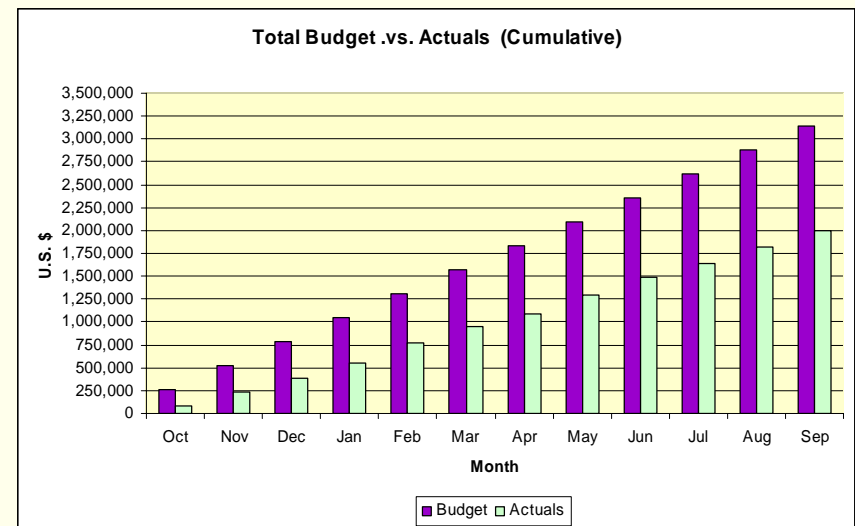
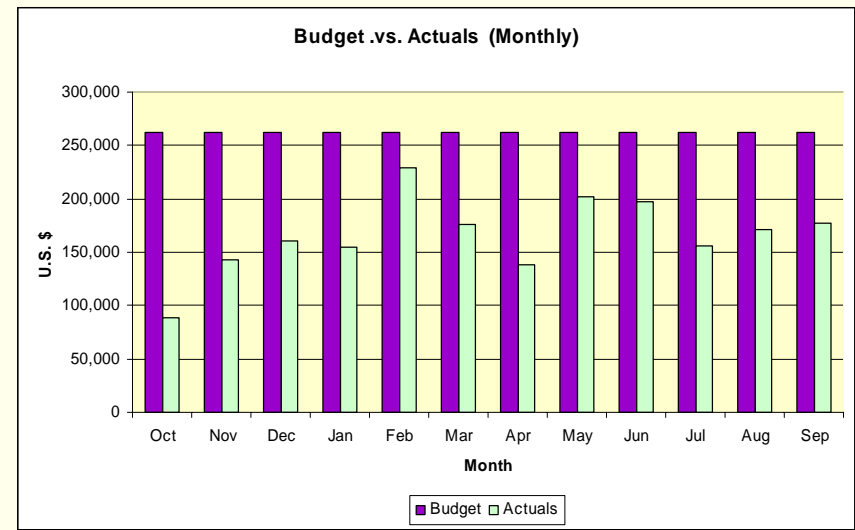
Financial Performance

Financial Performance

Although far exceeding its technical targets for 2003, PER saved \$1,150,390 from its total first year budget of \$ \$3,143,664. Labor savings amounted to \$651,199 and other direct cost savings of \$499,190.

The savings were due to several factors. First, PER derived leverage from MAP to achieve rapid mobilization, low start up costs, and administrative cost sharing. Second, PER relied heavily on its staff in favor of using STTA and subcontractors for reasons previously stated. Finally, during the first year, PER built its portfolio to minimize regional travel due to the on the ground logistical limitations resulting from the political situation.

PER will use its first year savings to support its initiatives for expansion and outreach during the next two years.



Conclusions and Lessons Learned

USAID's program design for PER is unique.

USAID's program design for PER combines business development services (BDS) and financial facilitation. This combination in conjunction with PER's financial focus sets PER apart from other SME development projects.

The lack of a financial performance discipline is one of the major shortcoming of most donor sponsored BDS SME development projects. Unless financial performance is the basis for designing firm level interventions, technical assistance could have a negative impact.

For example, assisting a firm develop and implement a new marketing and promotion strategy will exacerbate the decrease in net income if certain products are unprofitable. The only way to avoid this mistake is to have a financial discipline that requires measuring the profitability of each product before launching any new promotional program.

PER's financial approach is effective.

PER's positive results are largely the result of analyzing and assisting firms through the lens of financial performance. This approach is effective for several reasons.

The survival and growth of any firm ultimately depends on its ability to generate sufficient cash flows and returns that exceed its cost of capital.

In addition, the ability of any firm to obtain external financing depends on its predicted capacity to generate sufficient cash flow to repay its creditors and exceed the minimum rate of return required by its shareholders.

Finally, it is commonly accepted in business practice that the ultimate objective of a firm's managers is to maximize firm value. A firm's value is based on the present value of a firm's expected cash flows. The use of financial performance ratios and other measures that are consistent with maximizing firm value provide measurable targets for a firm's managers.

All business decisions can be ultimately measured by their impact on the financial performance of the firm.

While the ongoing crisis has negatively affected Palestinian businesses, most Palestinian businesses were not competitive even before the second Intifada. It is apparent that most Palestinian businesses have shortcomings in a wide variety of areas including financial management, marketing, and production. Therefore, PER must prioritize its firm level technical assistance based on the predicted impact of each intervention on financial performance.

When PER strayed from its financial approach discipline and conducted ad hoc interventions, the impact was not as significant. Although more resource intensive and time consuming, PER should continue to emphasize the more comprehensive financial approach to diagnosing firms and implementing performance improvements.

PER must remain flexible and adaptable.

During 2003, PER was able to quickly leverage and mobilize resources and develop approaches to respond to opportunities such as the PDFJ and Arab Bank/DEG financing programs, the SIMEST Rome business matching meeting, and the establishment of the Plaza shopping center.

PER implemented procedures to rapidly design scopes of work and mobilize subcontractors to help entrepreneurs and Palestinian firms to leverage these opportunities to obtain crisis financing, start up their businesses, and enhance their existing businesses.

In addition, PER has developed financial analysis templates and analytical tools that allow its consultants and subcontractors to provide technical assistance using consistent approaches that maintain PER standards.

Given the current environment, PER must remain flexible and adaptable to achieve maximum results.

For example, while PER will maintain its general focus on small firms, PER must be ready to respond to the demand for more sophisticated financial facilitation services in situations involving mergers, acquisitions, and equity financing.

To maximize its impact on economic growth and job creation, PER must be responsive to the technical assistance needs of the market.

PER must bridge the gap between the supply and demand for financing.

Based on PER's experience to date, it is clear that a significant gap exists between the supply and demand for financing. For example, while several donor sponsored financing programs have been implemented during 2003, the severe shortage of financial know-how and human resource capacity among the banks and the private sector firms has impeded the sound implementation of these programs.

As designed, PER has stepped in with its financial facilitation services to help firms determine their financing needs, prepare feasibility studies, develop business plans, and assist in the preparation of financing applications.

PER has also provided capacity building workshops to bankers to upgrade their lending skills.

No other project is filling these needs. Therefore, the introduction of PER by USAID has been extremely timely. PER will continue to expand its financial facilitation services.

However, PER's original goal of leveraging \$50 million in financing for Palestinian firms should be reviewed. This goal assumed the implementation of the \$100 million crisis fund and did not anticipate the continued deterioration in the political risk situation that has occurred during 2003.

Furthermore, the PER's original targets of \$50 million for financial facilitation and 195 firm consulting engagements implies that, on average, each firm would obtain financing of \$256,410. The typical Palestinian SME cannot absorb this amount. Most of PER's clients need much smaller loans.

Based on the foregoing, PER must be flexible in terms of the size and types of firms that should be eligible for PER financial facilitation assistance. PER should be open to working with larger firms and should also investigate facilitating microfinance sources for the smaller firms.

PER must build on its success in employment generation.

In several instances, PER's technical assistance caused its client firms to hire new staff to implement the improvements made in financial management, marketing, and production and quality management.

In addition, PER's initial apprenticeship assignments resulted in client firms expressing the willingness to hire the PER apprentice.

Both examples demonstrate that PER has the potential to serve as a catalyst for job creation and human resource development. During the next year, PER will expand its apprenticeship program and its capacity building programs for its client firms.

PER must build on its success in helping business start-ups and small firms

PER success in helping the start-up of 54 new businesses demonstrates that entrepreneurs want to start businesses despite the current environment and that PER can play a significant role in helping them achieve success.

An analysis of PER's current portfolio also reveals that the majority of PER clients are small firms. Most of the new jobs that PER helped create are with start-ups and small firms.

Therefore, business start-ups and small firms represent a significant potential for employment generation and economic growth.

PER will endeavor to build upon its success and develop innovative programs to expand its support to business start-ups and small firms.

In addition, many manufacturing small firms will benefit from better technology and better quality management processes.

These firms need cost effective ways to build their capacity in production and quality management. PER will develop cost effective and innovative approaches to helping small manufacturing firms acquire know-how in production and quality management.

2004 Work Plan



Objectives



Objectives

PER's objectives for 2004 are:

- Add 100 new client firms.
- Maintain an active portfolio of 150 clients.
- Serve 220 clients in total by the end of 2004.
- Assist at least 20 firms obtain financing.
- Expand its client base outside Ramallah
- Expand apprenticeship program (ECAP).
- Broaden services for business start-ups.

| | | |
|---|---|---|
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| Vision: Gain recognition as an innovative project providing high quality services that contribute to the development of a competitive private sector and improve the economic well-being of the Palestinian people. | | |
| Firm-Level Technical Assistance | Financial Facilitation | Capacity Building |
| Goal 1: Improve firm competitiveness, financial performance, and sustainability. | Goal 2: Facilitate financing necessary for firms to survive and expand their businesses. | Goal 3: Build local management and consulting capacity. |
| Activities: <ul style="list-style-type: none">• Provide firm level technical assistance prioritized by financial impact.• Implement PER business start-up facilitation program. | Activities: <ul style="list-style-type: none">• Monitor available sources of financing.• Assist firms become "bankable" and obtain external financing. | Activities: <ul style="list-style-type: none">• Implement apprenticeship certification program.• Conduct capacity building workshops for private sector.• Implement PER quality management program. |
| Objectives: (Year 2) <ul style="list-style-type: none">• 100 new clients• 150 active clients• 220 clients by year end | Objectives: (Year 2) <ul style="list-style-type: none">• Assist at least 20 firms obtain external financing. | Objectives: (Year 2) <ul style="list-style-type: none">• Certify 15 apprentices. |

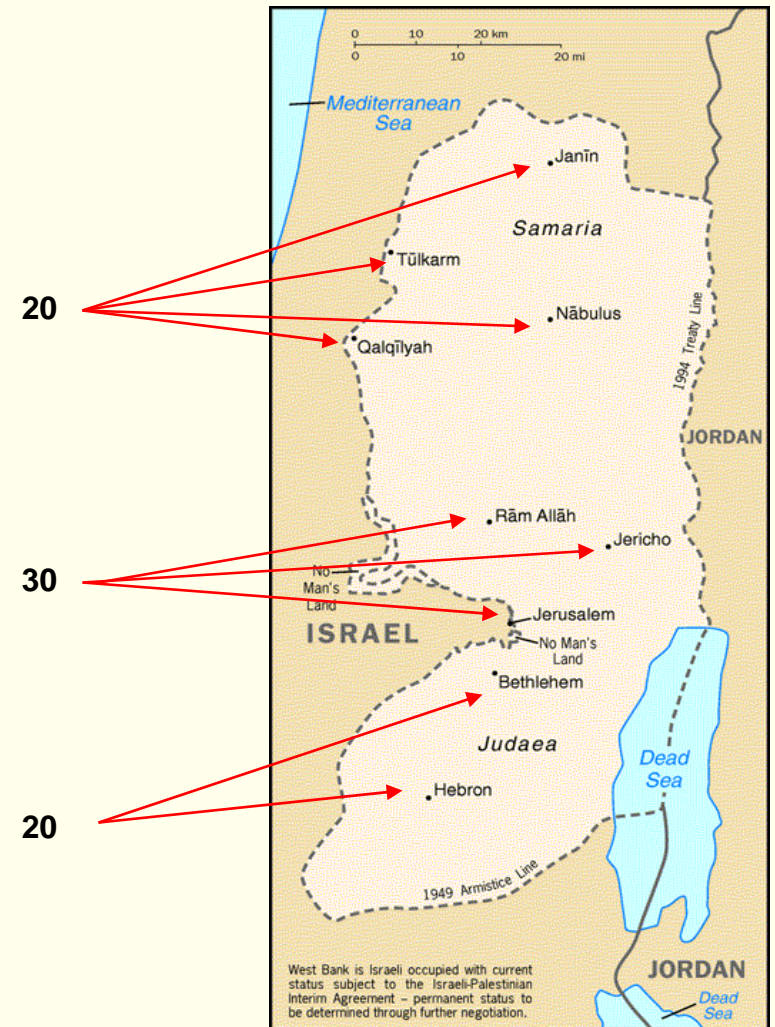
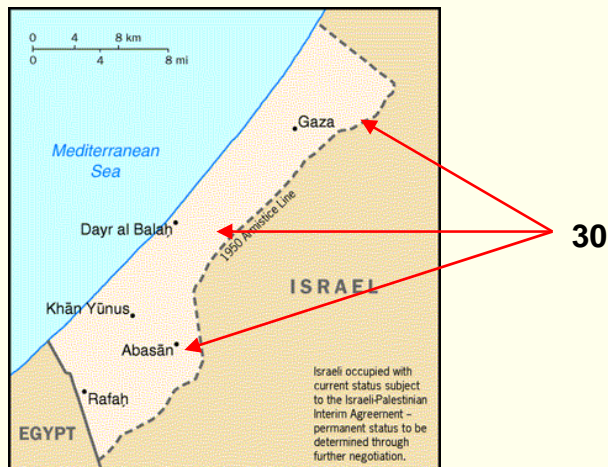
Initiatives



Outreach Program

During 2004, PER will increase its portfolio in Gaza and reach more firms in the Northern and Southern regions of West Bank focusing on Nablus and Hebron.

Outreach will be an element of all 2004 initiatives. PER will add 100 new clients as indicated.

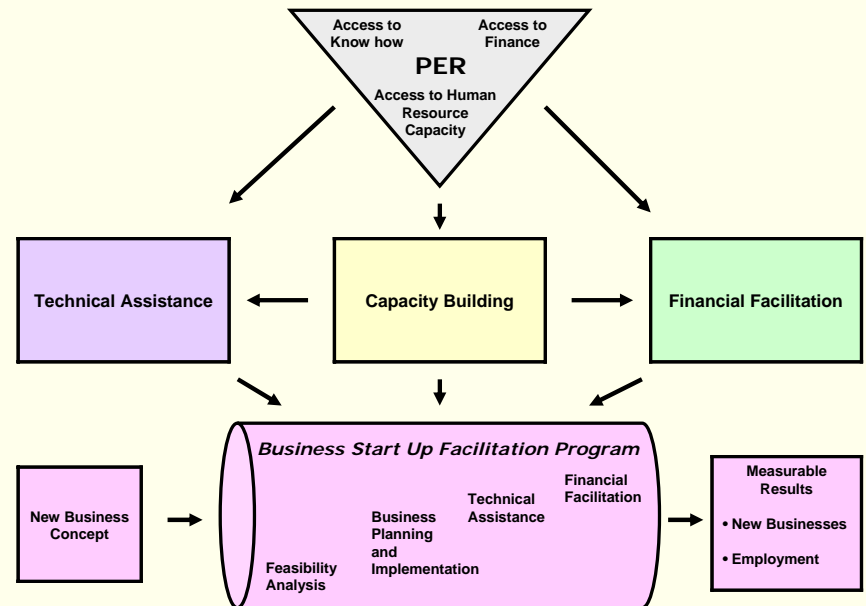


Business Start-Up Facilitation Program

Based on PER's success in helping the start-up of 54 new businesses and the potential new and small businesses have for employment generation and economic growth, PER will establish a "Business Start Up Facilitation Program" that will help entrepreneurs turn their new business concepts into functioning businesses.

The process will start with a structured questionnaire that entrepreneurs will complete and submit to PER. PER will review the feasibility of the concept. If the concept is deemed feasible, PER will work with the entrepreneur to develop and implement a business plan.

PER will conduct workshops and assist entrepreneurs find and negotiate with suppliers, establishing distribution, develop marketing and promotional programs, and implement financial accounting and management systems.



Depending on their financing needs, PER will assist entrepreneurs obtain financing to start up their business. PER will investigate commercial bank financing sources and microfinance sources.

Turath Center Business Advisory Program

PER will place a business advisor in the Turath Center to provide technical assistance to handicraft and souvenir manufacturers.

The Turath Center will require the souvenir manufacturers to adhere to certain quality and design standards that are required by the international market and tourists.

Turath Center does not have the resources to provide firm level technical assistance needed by the multitude of souvenir manufacturers.

It is also apparent that most of these firms lack basic financial management capacity and operate their businesses in an ad hoc and reactive manner.

PER's Turath Center business advisor will work with firms that seek assistance in upgrading their quality and improving their operations.

In addition, the PER Turath Center business advisor will also support the development of PER's general client portfolio in the Bethlehem and Hebron areas.

Quality Management Program

In order to protect their local market share and compete internationally, Palestinian manufacturing firms must upgrade and maintain their quality management systems.

USAID's SBSP and other donor programs have assisted many Palestinian firms implement ISO 9000/2001 compliant quality management systems. Maintenance of ISO certification will require firms to upgrade their quality management systems.

In addition, many firms that have yet to implement any quality management system should do so to build competitiveness and position themselves for more competitive environment that will come with any improvement in the political situations.

The key to widespread adoption and implementation of quality management systems is to build the capacity within the firms to design, implement, and maintain ISO compliant quality management systems.

PER will organize and implement a quality management program "ISO for Developers", that will use workshops to provide firm managers and technicians with the know-how and tools necessary to conduct quality management gap analyses and implement ISO compliant quality management systems.

PER will also offer its advisory services to help firms implement their quality management systems. PER's approach will be cost effective and will emphasize the building of technical capacity within the firms.

Apprenticeship Certification Program

Based on PER's success in retaining, training, and placing apprentices, PER will expand its Enterprise Consulting Apprenticeship Program (ECAP) and implement an apprenticeship certification program.

The certification program will require apprentices to complete a series of workshops on financial management, marketing, production, and quality control. The aim of the workshops is not to review the theory learned in business school, rather, the workshops will provide a practical approach for improving the performance and competitiveness of Palestinian firms.

Furthermore, the certification will require all apprentices to complete a consulting engagement under the supervision of a PER Client Relationship Manager (CRM).

PER's apprenticeship program emphasizes on-the-job training whereby each apprentice works under the supervision of a CRM to conduct specific technical assistance for a specific client firm.

In each case where PER used an apprentice to conduct firm level technical assistance, the client firm expressed interest in hiring the apprentice.

PER is confident that the ECAP program can become an effective mechanism for deploying recent graduates in the private sector and building the management and technical capacity of private sector firms.

In addition, the workshops will form the foundation of a longer term business certification program that can serve the wider business community.

Budget Implications

Budget Implications

To achieve its goals and objectives in 2004, PER will need to mobilize additional resources:

- Hire a business advisor in Nablus.
- Hire a business advisor in Hebron.
- Hire additional marketing advisor in Ramallah
- Hire additional financial advisor in Ramallah
- Hire additional financial advisor in Gaza
- Hire marketing advisor for Gaza
- Hire business advisor for the Turath Center.

The budget implications are as follows:

Direct labor will increase by approximately \$357,402 and ODCs will decrease by the same amount.

The overall budget ceiling remains unchanged.

Selected Success Stories

PER at a Glance

The following pages provide examples of how PER is helping Palestinian firms survive the ongoing crisis and improve their competitiveness to be better positioned to prosper if the political situation improves. The firms profiled have given authorization to have their stories told.

Plaza Shopping Center

PER supports establishment of 16 new businesses in Palestine's first modern shopping mall.



Plaza Shopping Center in Ramallah.



Grand opening event for children.

Plaza Shopping Center



PER developed the feasibility study for Kid's Land in the Plaza Shopping Mall.

Children at grand opening for Kid's Land.



Plaza Shopping Center



Bravo
super
market.



Fruits and
vegetables
section in
the Bravo
super
market.

Plaza Shopping Center



Bravo
super
market
dairy
section.



PER assisted
Nahfat gift shop
complete its
interior design.

Plaza Shopping Center



PER assisted
Drops cosmetic
store complete its
interior design.



Financial Facilitation

PER facilitates over US\$2 million in financing for 22 Palestinian businesses.



PER assisted New Generation Day Care obtain a loan of US\$25,000 to start their business.



Financial Facilitation



PER assisted Yalo Binding obtain financing in the amount of US\$57,000.



PER assisted Best Clean Dry Cleaners obtain start up financing of US\$36,000.

Financial Facilitation



PER Senior Financial Advisor, Stephen Shippie, conducting credit analysis workshop for bankers.



Bankers working on a credit analysis case study in PER's credit analysis workshop.

Pinar

PER helps turn around a leading dairy product manufacturer.



Pinar's
production
facility.

Pinar's General Manager
standing in front of
Pinar's product case in
the Bravo supermarket.



Pinar



PER Technical Advisor, Jehad Atyani, discussing the production process with Pinar's production manager.



Pinar's quality control and food safety lab.

Reema

PER assists consumer paper products manufacturer increase sales and profits by developing new promotional strategies and improving distribution.



Reema products on display at point of sale.



Reema's production line.

Reema



PER Marketing Advisor, Rami Shamshoum, discusses promotional strategy with Reema's management.



Reema's products ready for distribution.

Haddad

PER helps an electrical component manufacturer and distributor in Gaza recover from the destruction of their factory.

Haddad's
destroyed
factory.



Haddad



PER assisted Haddad implement a new plant layout including a reorganized warehouse facility.

PER Technical Advisor, Hesham Sobh-Salim assisted Haddad streamline their production process in their new location.



Al Naser

PER is helping a Gaza based manufacturer of concrete pipes and manholes improve performance and apply for financing.



PER Business Advisor , Saleh Abukamil, reviewing Al Naser's production facility.



Al Naser's production plant.

Al Naser



Al Naser pipes
being loaded on
truck.

Al Naser
pipes being
installed.



Sousy

PER assists a Gaza based furniture manufacturer to improve efficiency, reduce costs, and position itself to increase capacity and exports.



**PER Business Advisor ,
Hesham Sobh-Salim, with
Sousy's owners.**

**PER assisted
Sousy consolidate
and increase their
warehouse space.**



Sousy



Sousy's wood cutting operation.



Sousy's new painting equipment.

Client Status and Completion Reports

Aabed

Client Number: A-034

City: Gaza

Contact: Mr. Ahmad Aabed

Title: Owner

Type of Business: Marble

Number of Employees: 13

Situation:

The Client decided to apply for financing under the European Union PDF Emergency Loan Program. As part of its screening and credit analysis process, PDF requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER is assisting the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection.

Results:

PER is in the process of analyzing the Client's borrowing needs and repayment capacity. The Client is requesting a loan of US\$200,000.

Al Alami

Client Number: A-006

City: Gaza

Contact: Mr. Moutz Alami

Title: General Manager

Type of Business: Food

Number of Employees: 23

Situation:

The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. However, the Client lacked the business management capacity necessary to analyze their business. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

PER Interventions:

PER assisted the Client to conduct a diagnostic review and develop a performance improvement plan. PER started by compiling the financial statements and analyzing the financial results and trends. The financial analysis determined specific areas for further analysis and areas for possible improvement.

Results:

Lack of financial information impeded PER's ability to conduct a full diagnostic review. PER has recommended that the Client improve its financial accounting system. Accurate financial data and reports will enable the Client to analyze its business and make effective business decisions.

Al Amal

Client Number: A-026

City: Ramallah

Contact: Ms. Adala Srour

Title: Owner

Type of Business: Child Day Care

Number of Employees: 5

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and is waiting for Arab Bank to make its credit decision pertaining to a US\$25,000 loan request.

Al Arusa

Client Number: A-008

City: Gaza

Contact: Mr. Ibrahim Mushtaha

Title: General Manager

Type of Business: Ice Cream

Number of Employees: 50

Situation:

The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. However, the Client lacked the business management capacity necessary to analyze their business. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

PER Interventions:

PER assisted the Client to conduct a diagnostic review and develop a performance improvement plan. PER started by compiling the financial statements and analyzing the financial results and trends. The financial analysis determined specific areas for further analysis and areas for possible improvement.

Results:

Lack of financial information impeded PER's ability to conduct a full diagnostic review. PER has recommended that the Client improve its financial accounting system. Accurate financial data and reports will enable the Client to analyze its business and make effective business decisions.

Al Ayyam

Client Number: A-014

City: Ramallah Name

Contact: Mr. Mahdi Al Masri

Title: Assistant General Manager

Type of Business: Printing

Number of Employees: 170

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Al Deira

Client Number: A-001

City: Gaza

Contact: Mr. Rashid Abdel Hamid

Title: General Manager

Type of Business: Hotel and Restaurant

Number of Employees: 35

Situation:

The client is a boutique hotel with an ocean front location in Gaza. The hotel consists of eleven rooms, indoor and patio restaurants and caters to international guests. The owner, who is also the architect of the hotel, has created a attractive Middle Eastern environment. However, the hotel lacks capacity in accounting, financial management, inventory control, and marketing. These deficiencies prevent the hotel from improving its profitability. The Client requested PER's assistance to address these shortcomings.

PER Interventions:

PER conducted a diagnostic review and developed a performance improvement plan. PER is currently conducting a cost and profitability analysis to determine specific opportunities, such as modifying pricing and developing promotions, for improving profitability. After completing the analysis, PER will work with Client management to develop a marketing plan.

Results:

PER is enabling the Client to improve its performance.

Client Number: A-025

City: Kalandia

Contact: Mr. Khaled Shehan

Title: Co Owner / Co Manager

Type of Business: Food Retailer

Number of Employees: 5

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and is waiting for Arab Bank to make its credit decision pertaining to a US\$30,000 loan request.

Al Jersashi

Client Number: A-012

City: Bethlehem

Contact: Mr. Khader Jerashi

Title: Chairman

Type of Business: Construction

Number of Employees: 60

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Al Madina

Client Number: A-016

City: Ramallah

Contact: Mr. Abdel Al Kareem

Title: Owner

Type of Business: Supermarket

Number of Employees: 3

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

PER is waiting for information from the Client needed to complete the financing analysis.

Al Malki Garment

Client Number: A-029

City: Ramallah

Contact: Mr. Imad Al Malki

Title: Owner

Type of Business: Textile Production

Number of Employees: 11

Situation:

The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. The Client was considering options for additional external or internal investment to improve productivity and quality. The Client needed assistance to conduct a feasibility study that would allow them to analyze different investment and market scenarios.

PER Interventions:

PER assisted the Client prepare a feasibility study. PER started by compiling the financial statements and analyzing the historical financial results and trends. Then PER assisted the Client develop cash flow projections based on different sets of assumptions.

Results:

The Client is currently reviewing and analyzing different scenarios using the cash flow projection model included in the feasibility study.

Client Number: A-021

City: Hebron

Contact: Mr. Khader Jerashi

Title: Chairman

Type of Business: Hospital

Number of Employees: 74

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Client Number: A-005

City: Gaza

Contact: Mr. Jalal El-Khoudary

Title: General Manager

Type of Business: Concrete

Number of Employees: 19

Situation:

During the last two years, the Client lost its business in the West Bank which represented 29 percent of its 1999 revenues. Being the only manufacturer of cement pipe in Gaza, the Client has survived and is well positioned to benefit from the increase in donor driven construction projects in Gaza. The Client needed assistance to diagnose their shortcomings and prepare to take advantage of these opportunities. Stockpiling raw materials and spare parts to avoid setbacks from frequent border closures was a primary need.

PER Interventions:

PER assisted the Client to conduct a diagnostic review and develop a performance improvement plan. In addition, PER assisted in the preparation of a financing request that will enable the Client to apply for financing under the European Union PDF Crisis Loan Program.

Results:

PER has enabled the Client to improve its performance. In addition, the Client submitted the completed financial analysis and is waiting for PDF to make its credit decision regarding a loan in the amount of US\$150,000.

Al Reef

Client Number: A-015

City: Ramallah

Contact: Mr. Ismail Al Deek

Title: General Director

Type of Business: Food

Number of Employees: 19

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Al Ukhuweh

Client Number: A-011

City: Al Ram

Contact: Mr. Husam Hamideh

Title: Owner

Type of Business: Home Improvement

Number of Employees: 5

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and is waiting for Arab Bank to make its credit decision regarding a loan in the amount of US\$30,000.

Al Waleed

Client Number: A-013

City: Bethlehem

Contact: Mr. Waleed Derieh

Title: General Manager

Type of Business: Construction

Number of Employees: 35

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Ambassador Hotel

Client Number: A-020

City: Jerusalem

Contact: Mr. Riad Hamad

Title: Manager

Type of Business: Hotel and Restaurant

Number of Employees: 51

Situation:

The Client decided to apply for financing under the European Union PDFJ Emergency Loan Program. As part of its screening and credit analysis process, PDFJ requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of USUS\$150,000.

American Solar Panels

Client Number: A-030

City: Ramallah

Contact: Mr. Ali Ahmad Omran

Title: Owner

Type of Business: Solar Panels

Number of Employees: 5

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and is waiting for Arab Bank to make its credit decision pertaining to a US\$14,000 loan request.

Anabtawi

Client Number: A-017

City: Nablus

Contact: Mr. Ziad Anabtawi

Title: Chairman / CEO

Type of Business: Food Processing

Number of Employees: 72

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Arab Palestinian Shopping Center (Plaza)

Client Number: A-003

City: Al Bireh

Contact: Mr. Sam Bahour

Title: General Manager

Type of Business: Shopping Mall

Number of Employees: 140

Situation:

The Client has established the first modern shopping mall in the West Bank and Gaza. As part of its tenant selection process, the Client requires each applicant to submit a feasibility study. The Client also requires tenants to prepare an interior design that meets international standards.

The Client realized that many tenant applicants would need assistance to complete these requirements. PER signed an MOU with the Client whereby PER provides technical assistance to tenant applicants.

PER Interventions:

PER is assisting tenant applicants prepare feasibility studies including abbreviated business plans and cash flow projections. PER is also preparing interior designs that include traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

PER is facilitating the start up of new businesses in the Plaza shopping mall.

Arab Bank

Client Number: A-018

City: Ramallah

Contact: Mr. Mazem Abu Hamdan

Title: General Manager

Type of Business: Financial Services

Number of Employees: N/A

Situation:

As part of its screening and credit analysis process, the Client requires each applicant of the DEG "Start Your Business" program to submit a financing request that includes a business plan and cash flow projections. The Client realized that applicants needed assistance to complete these requirements.

PER Interventions:

PER signed an MOU with the Client whereby PER would provide technical assistance to help each selected applicant to prepare a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

PER assistance has enabled many applicant borrowers successfully obtain loans under the DEG "Start Your Business" program.

Arab Industrial Company

Client Number: A-002

City: Ramallah

Contact: Mr. Bishara Jubran

Title: Managing Director

Type of Business: Detergent Manufacturer

Number of Employees: 50

Situation:

During the last two years, sales in West Bank and Gaza have been negatively impacted by interruptions in distribution caused by closures and travel restrictions. Furthermore, last year the Client lost its private label business due to the prevailing political conditions. Given falling sales and profits, the Client realized that the first step to improve performance is to understand the financial details of its operations, production, and sales.

PER Interventions:

PER assisted the Client to conduct a diagnostic review and a product cost and profitability analysis. PER started by compiling the financial statements and analyzing the financial results and trends. Then detailed cost information was collected and the direct and indirect costs for each product was calculated.

Results:

PER is currently working with AIC management to analyze the results of the product cost of profitability analysis and to identify opportunities to decrease costs, boost sales, and increase profits.

Armenian Pizza

Client Number: A-028

City: Al Bireh

Contact: Mr. Anton Amerizian

Title: Manager

Type of Business: Pizza Restaurant

Number of Employees: 3

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study.

The Client needed assistance to complete this requirement.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Arrabeh

Client Number: A-024

City: Jenin

Contact: Mr. Izz Edin Asad

Title: Owner

Type of Business: Feeds

Number of Employees: N/A

Situation:

The Client recognized the need to improve their quality management system to be consistent with the ISO:9001/2000 standard. Compliance with the ISO:9001/2000 standard will improve the Client's operations, lead to cost savings, and improve the consistency of their products. In addition, it will give the Client a competitive advantage over competing firms that are not ISO:9001/2000 compliant.

PER Interventions:

PER assisted the Client to conduct a quality management gap analysis to determine what actions needed to be taken to comply with ISO:9001/2000. Currently, PER is assisting the Client implement the changes and systems needed to meet the ISO:9001/2000 standard.

Results:

It is anticipated that sales will increase since many customers prefer to buy products from ISO:9001/2000 certified firms.

Asal

Client Number: A-009

City: Ramallah

Contact: Mr. Murad Tahboub

Title: General Manager

Type of Business: Information Technology

Number of Employees: 28

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Ashour

Client Number: A-022

City: Gaza

Contact: Mr. Mohammed Ashour

Title: Manager

Type of Business: Marble and Kitchen Installation

Number of Employees: 14

Situation:

The Client decided to apply for financing under the European Union PDF Emergency Loan Program. As part of its screening and credit analysis process, PDF requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER is assisting the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection.

Results:

PER is in the process of analyzing the Client's borrowing needs and repayment capacity. The Client is requesting a loan of US\$200,000.

Associates in Development

Client Number: A-027

City: Ramallah

Contact: Mr. Khalid Nabris

Title: Owner

Type of Business: Gifts

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Azzahra Hotel

Client Number: A-019

City: Jerusalem

Contact: Mr. James Shammas

Title: General Manager

Type of Business: Hotel and Restaurant

Number of Employees: 7

Situation:

The Client decided to apply for financing under the European Union PDFJ Emergency Loan Program. As part of its screening and credit analysis process, PDFJ requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of USUS\$35,000.

Best Clean

Client Number: B-001

City: Al Bireh

Contact: Mr. Hamed Al Qaren

Title: Manager

Type of Business: Dry Cleaning

Number of Employees: 4

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$36,000. The Client contributed an additional US\$25,000 in equity financing.

Bi Ma Eno

Client Number: B-002

City: Ramallah

Contact: Mr. Nour Abdi

Title: Owner

Type of Business: Refreshments

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Birzeit Pharmaceuticals

Client Number: B-004

City: Birzeit

Contact: Mr. Talal Nasirudin

Title: General Manager

Type of Business: Pharmaceutical

Number of Employees: 207

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Bladak

Client Number: B-006

City: Al Bireh

Contact: Ms. Taghreed Najjar

Title: Owner

Type of Business: Middle Eastern Sweets

Number of Employees: 6

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections. PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Burjman

Client Number: B-003

City: Ramallah

Contact: Mr. Mustafa Barghouthi

Title: Owner

Type of Business: Coffee Shop

Number of Employees: 9

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was declined for a loan of US\$20,000.

Car Wash

Client Number: C-006

City: Ramallah

Contact: Mr. Anan Yousef

Title: Owner

Type of Business: Car Wash

Number of Employees: 7

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

PER is in the process of analyzing the Client's borrowing needs and repayment capacity. The Client is requesting a loan of US\$120,000.

Carawan

Client Number: C-002

City: Ramallah

Contact: Mr. Sultan Barakat

Title: Owner

Type of Business: Fashion Accessories

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Child World

Client Number: C-003

City: Beit Hanina

Contact: Mrs. Amani Harhash

Title: Owner

Type of Business: Child Care

Number of Employees: 5

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$25,000. The Client contributed an additional US\$34,000 in equity financing.

Christmas Hotel

Client Number: C-001

City: Jerusalem

Contact: Mr. Mousa Jarjou'i

Title: Manager

Type of Business: Hotel and Restaurants

Number of Employees: 12

Situation:

The Client decided to apply for financing under the European Union PDFJ Emergency Loan Program. As part of its screening and credit analysis process, PDFJ requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$120,000.

Coffee House

Client Number: C-007

City: Al Bireh

Contact:

Title:

Type of Business: Coffee Shop

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Cozy Nest

Client Number: C-004

City: Gaza

Contact: Ms. Quincy AbuKamil

Title: Director

Type of Business: Clothing Retailer

Number of Employees: 1

Situation:

The Client seeks to establish a startup boutique home textile business in Gaza. The Client decided to apply for financing under one of the donor supported financing programs such as the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, all the donor financing programs require each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER is assisting the Client to develop a feasibility study and financing analysis that includes the following:

- Company profile
- Business plan
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client will approach all known funding sources with the completed financial analysis, once it is completed.

DAF Shoes

Client Number: D-003

City: Al Bireh

Contact: Mr. Basem Abu Ada'at

Title: Manager

Type of Business: Shoe Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Dead Sea Cosmetics

Client Number: D-001

City: Ramallah

Contact: Mr. Kholoud Abdallah

Title: Manager

Type of Business: Cosmetics

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Design for Design

Client Number: D-002

City: Ramallah

Contact: Mr. Islam Nofal

Title: Owner

Type of Business: Production and Design

Number of Employees: 2

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

PER is in the process of completing the financing analysis.

Donuts Shop

Client Number: D-004

City: Al Bireh

Contact: Mr. Jehad Jibra'eel

Title: Manager

Type of Business: Donut Shop

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Drops

Client Number: D-005

City: Al Bireh

Contact: Mr. Azmi Sandouka

Title: General Manager

Type of Business: Cosmetic and Perfume Retailer

Number of Employees: 6

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

El Helo

Client Number: E-001

City: Gaza

Contact: Mr. Nasser El Hilou

Title: General Manager

Type of Business: Security Products

Number of Employees: 22

Situation:

The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. However, the Client lacked the business management capacity necessary to analyze their business. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

PER Interventions:

PER is assisting the Client to conduct a diagnostic review and develop a performance improvement plan. PER has compiled the financial statements and is analyzing the financial results and trends. The financial analysis will determine specific areas for further analysis and areas for possible improvement.

Results:

PER is preparing specific recommendations to enable the Client to improve its performance.

Flora

Client Number: F-002

City: Ramallah

Contact: Mr. Muhammad Abdallah

Title: Manager

Type of Business: Clothing Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Foamco

Client Number: F-001

City: Gaza

Contact: Mr. Nabeel Al Saqqa

Title: Chairman Of the Board

Type of Business: Mattress Manufacturer

Number of Employees: 25

Situation:

The Client is the one remaining local manufacturer of mattresses and box springs in Gaza. The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. However, the Client lacked the business management capacity necessary to analyze their business. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

PER Interventions:

PER assisted the Client to conduct a diagnostic review and develop a performance improvement plan. PER compiled financial statements and analyzed the financial results and trends. The financial analysis determined specific areas for further analysis and areas for possible improvement.

Results:

PER presented the performance improvement plan to the Client. The Client is currently reviewing the plan to determine next steps.

Four Kids

Client Number: F-006

City: Al Bireh

Contact: Mr. Hamoudeh Abu Azizeh

Title: Co-Manager

Type of Business: Clothing Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Four Seasons

Client Number: F-003

City: Jerusalem

Contact: Mr. Ibrahim Hindiye

Title: General Manager

Type of Business: Restaurant

Number of Employees: 38

Situation:

The Client was referred to PER by PBC for aftercare and technical assistance. The Client has been in business for one year. Although the restaurant was operating at almost full capacity, profitability and cash flow was negative. The Client needed assistance to identify problem areas, improve cash flow, and develop a plan to improve profitability and manage his obligations, including a \$550,000 loan to PBC.

PER Intervention:

PER is assisted the Client in performing a cost and profitability analysis, developed an internal cost control system, and developed a plan to restructure existing debt. PER will also be working with the Client to develop a marketing plan to increase sales.

Results:

The Client is now profitable as the result of implementation of food and labor cost controls. Food costs dropped from 53 percent to 38 percent. Labor costs have declined from 45 percent to 31 percent. The debt restructuring plan will be presented to the bank in the near future.

Fashion and Textile

Client Number: F-004

City: Beit Sahour

Contact: Mr. Hani Murad

Title: Executive Director

Type of Business: Garments Manufacturer

Number of Employees: 31

Situation:

The Client decided to apply for financing under the European Union PDF Emergency Loan Program. As part of its screening and credit analysis process, PDF requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

PER is in the process of analyzing the Client's borrowing needs and repayment capacity.

Gaza Diagnostic Center

Client Number: G-004

City: Gaza

Contact: Dr. Khaldan El-Sakka

Title: General Manager

Type of Business: Health Care

Number of Employees: 15

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Situation:

The Client operates a medical diagnostic center with modern equipment. Their performance has been negatively impacted by the establishment of a number of donor subsidized medical clinics with similar equipment. The Client recognized the need to improve competitiveness in order to compete. However, the Client lacked the business management capacity necessary to analyze their business. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

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PER Interventions:

PER is assisting the Client to conduct a diagnostic review and develop a performance improvement plan. PER started by compiling the financial statements and analyzing the financial results and trends. The financial analysis will determine specific areas for further analysis and areas for possible improvement.

Results:

PER is currently preparing the performance improvement plan.

GGC Tours

Client Number: G-003

City: Jerusalem

Contact: Mr. Musa Jarjou'i

Title: Manager

Type of Business: Tour Services

Number of Employees: 1

Situation:

The Client has been granted a loan under the European Union PDFJ Emergency Loan Program. As part of its monitoring process, PDFJ requires loan recipients to submit periodic updates on financial performance and other indicators including variances against the cash flow projections. The Client needs assistance to complete these requirements.

PER Interventions:

PER is providing financing aftercare assistance to prepare the required reports including the updated financial statements and variances against the original cash flow projections.

Results:

PER has facilitated financing in the amount of US\$140,000 by enabling the Client to maintain compliance with PDFJ loan monitoring reporting requirements.

In addition, PER's assistance is helping to improve the financial management capacity of the Client.

GGC Transport

Client Number: G-002

City: Jerusalem

Contact: Mr. Mousa Jarjou'i

Title: Manager

Type of Business: Transportation

Number of Employees: 4

Situation:

The Client decided to apply for financing under the European Union PDFJ Emergency Loan Program. As part of its screening and credit analysis process, PDFJ requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

PER is waiting for additional information from the Client needed to complete the process of analyzing the Client's borrowing needs and repayment capacity.

Haddad

Client Number: H-001

City: Gaza

Contact: Mr. Sameeh Al Haddad

Title: General Manager

Type of Business: Electronics

Number of Employees: 47

Situation:

The Client's business was devastated in 2002 when their production facility and equipment were destroyed during an IDF incursion. Sales dropped by 40 percent. The Client salvaged some equipment and restarted their business. However, inventory costs increased due to mishandling, damage, and the need to store large quantities of raw materials to mitigate frequent border closures. The Client lacked management capacity and operated in a reactive manner that constrained its growth potential.

PER Interventions:

First, PER assisted the Client to conduct a diagnostic review and develop a performance improvement plan. Next, PER delivered extensive technical assistance in the areas of financial management, materials resource planning, and human resources management to enable the Client to improve its performance.

Results:

The Client has recovered rapidly from the destruction of their factory. The Client is profitable, its sales are growing, and it has hired nine additional staff.

Hassouneh

Client Number: H-005

City: Ramallah

Contact: Mr. Iyad Hassouneh

Title: Partner

Type of Business: Services

Number of Employees: 5

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and is waiting for Arab Bank to make its credit decision pertaining to a US\$40,000 loan request.

Herbs

Client Number: H-002

City: Ramallah

Contact: Mr. Issam Nabhan

Title: Manager

Type of Business: Bath Product Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Hotel New East Imperial

Client Number: H-004

City: Jerusalem

Contact: Mr. Abu Walid Dajani

Title: Owner

Type of Business: Hotel

Number of Employees: N/A

Situation:

The Client has been granted a loan under the European Union PDFJ Emergency Loan Program. As part of its monitoring process, PDFJ requires loan recipients to submit periodic updates on financial performance and other indicators including variances against the cash flow projections. The Client needs assistance to complete these requirements.

PER Interventions:

PER is providing financing aftercare assistance to prepare the required reports including the updated financial statements and variances against the original cash flow projections.

Results:

PER has facilitated financing in the amount of US\$65,000 by enabling the Client to maintain compliance with PDFJ loan monitoring reporting requirements.

In addition, PER's assistance is helping to improve the Client's financial management capacity.

Hungry Bunny

Client Number: H-003

City: Al Bireh

Contact: Mr. Nihad Jarrar

Title: Owner

Type of Business: Fast Food

Number of Employees: 8

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Internet Rimawi

Client Number: I-002

City: Ramallah

Contact: Mr. Muhammad Rimawi

Title:

Type of Business: Internet Cafe

Number of Employees: 3

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and is waiting for Arab Bank to make its credit decision pertaining to a US\$14,000 loan request.

Islamic Food

Client Number: I-001

City: Tulkarem

Contact: Mr. Khaled Al khateeb

Title: General Manager

Type of Business: Food Processing

Number of Employees: 32

Situation:

The Client recognized the need to improve their quality management system to be consistent with ISO:9001/2000 and HACCP standards. Compliance with ISO:9001/2000 and HACCP standards will improve the Client's operations, lead to cost savings, and improve the consistency and safety of their products. In addition, it will give the Client a competitive advantage over competing firms that are not ISO:9001/2000 and HACCP compliant.

PER Interventions:

PER assisted the Client to conduct a quality management gap analysis to determine what actions needed to be taken to comply with ISO:9001/2000 and HACCP. Currently, PER is assisting the Client implement the changes and systems needed to meet ISO:9001/2000 and HACCP standards.

Results:

It is anticipated that sales will increase since many customers prefer to buy products from firms that are certified in compliance with ISO:9001/2000 and HACCP.

Client Number: J-001

City: Ramallah

Contact: Dr. Yahia Al Salqan

Title: President & CEO

Type of Business: Information Technology

Number of Employees: 13

Situation:

The Client has developed several software packages for the local market, and needed assistance to improve the ability of the company to move from a contract project company to a product company.

PER Interventions:

PER assisted the client perform a diagnostic review and develop a plan to launch Schools.Net, one of its new software package products aimed at automating the information management of schools. The plan entailed a competitive situation analysis, opportunities and issues analysis, and compilation of a potential customers list. In addition, PER assisted the Client to develop presentation materials for sales meetings with potential customers.

Results:

PER's technical assistance resulted in the introduction of the Schools.Net product to the major schools in the Ramallah area. The Client successfully sold its first installation and one beta site. The marketing effort is progressing with sales meetings with potential customers for the product.

Jerusalem Hotel

Client Number: J-002

City: Jerusalem

Contact: Mr. Ra'ed Sa'adeh

Title: General Manager

Type of Business: Hotel

Number of Employees: 18

Situation:

The Client decided to apply for financing under the European Union PDFJ Emergency Loan Program. As part of its screening and credit analysis process, PDFJ requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$42,000.

Juiles

Client Number: J-004

City: Al Bireh

Contact: Mr. Amjad Juiles

Title: Manager

Type of Business: Jewelry Retailer

Number of Employees: 4

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Karakeeb

Client Number: K-001

City: Al Bireh

Contact: Mr. Mustafa Obadi

Title: Manager

Type of Business: Gift Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Knights Palace

Client Number: K-002

City: Jerusalem

Contact: Mr. Shukri Farawji

Title: Owner& Managing Director

Type of Business: Hotel

Number of Employees: 6

Situation:

The Client decided to apply for financing under the European Union PDFJ Emergency Loan Program. As part of its screening and credit analysis process, PDFJ requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of USUS\$75,000.

Kobari

Client Number: K-004

City: Ramallah

Contact: Mr. Ayman Al kobar

Title: Owner

Type of Business: Retailer

Number of Employees: 2

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and is waiting for Arab Bank to make its credit decision pertaining to a US\$40,000 loan request.

Client Number: K-003

City: Ramallah

Contact: Mr. Walid Al Atshan

Title: Owner

Type of Business: Retailer

Number of Employees: 3

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$25,000.

Light Bite

Client Number: L-001

City: Al Bireh

Contact: Mr. Ra'ed Haddad

Title: Manager

Type of Business: Restaurant

Number of Employees: 3

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

M.D.M Travel

Client Number: M-011

City: Jerusalem

Contact: Mr. Mahmoud Dabash

Title: Manager

Type of Business: Transportation

Number of Employees: N/A

Situation:

The Client has been granted a loan under the European Union PDFJ Emergency Loan Program. As part of its monitoring process, PDFJ requires loan recipients to submit periodic updates on financial performance and other indicators including variances against the cash flow projections. The Client needs assistance to complete these requirements.

PER Interventions:

PER is providing financing aftercare assistance to prepare the required reports including the updated financial statements and variances against the original cash flow projections.

Results:

PER has facilitated financing in the amount of US\$100,000 by enabling the Client to maintain compliance with PDFJ loan monitoring reporting requirements.

In addition, PER's assistance is helping to improve the Client's financial management capacity.

Marawi

Client Number: M-004

City: Tulkarem

Contact: Mr. Nidal Abu Al Rob

Title: General Manager

Type of Business: Food Processing

Number of Employees: 36

Situation:

The Client recognized the need to improve their quality management system to be consistent with ISO:9001/2000 and HACCP standards. Compliance with ISO:9001/2000 and HACCP standards will improve the Client's operations, lead to cost savings, and improve the consistency and safety of their products. In addition, it will give the Client a competitive advantage over competing firms that are not ISO:9001/2000 and HACCP compliant.

PER Interventions:

PER assisted the Client to conduct a quality management gap analysis to determine what actions needed to be taken to comply with ISO:9001/2000 and HACCP. Currently, PER is assisting the Client implement the changes and systems needed to meet ISO:9001/2000 and HACCP standards.

Results:

It is anticipated that sales will increase since many customers prefer to buy products from firms that are certified in compliance with ISO:9001/2000 and HACCP.

Mariah Coffee Shop

Client Number: M-005

City: Al Bireh

Contact: Mr. Issam Samour

Title: Owner

Type of Business: Restaurant

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Masrouji Group

Client Number: M-007

City: Ramallah

Contact: Mr. Eyyad Masrouji

Title: General Manager

Type of Business: Pharmaceuticals

Number of Employees: 70

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Milano

Client Number: M-001

City: GAZA

Contact: Mr. Omar Habbob

Title: General Manager

Type of Business: Shoe Manufacturer

Number of Employees: 33

Situation:

Following the loss of markets outside Gaza, the Client has maintained its shoe manufacturing business by reducing costs and building market share in Gaza. The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. However, the Client lacked the business management capacity necessary to analyze their business. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

PER Interventions:

PER assisted the Client to conduct a diagnostic review and develop a performance improvement plan. PER compiled financial statements and analyzed the financial results and trends. The financial analysis determined specific areas for further analysis and areas for possible improvement.

Results:

PER is assisting the Client implement the performance improvement plan. Areas being addressed include cost accounting, inventory management, production, distribution, and marketing.

Mondial

Client Number: M-010

City: Al Bireh

Contact: Mr. Khaled Abu Laban

Title: Manager

Type of Business: Sporting Goods

Number of Employees: 1

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Mount Of Temptation

Client Number: M-006

City: Ramallah

Contact: Mr. Ibrahim Jadallah

Title: Manager

Type of Business: Transportation

Number of Employees: 74

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Mount Of Olives

Client Number: M-003

City: Jerusalem

Contact: Mr. Omar Al Khatib

Title: Manager

Type of Business: Tourism

Number of Employees: 4

Situation:

The Client decided to apply for financing under the European Union PDFJ Emergency Loan Program. As part of its screening and credit analysis process, PDFJ requires each applicant to submit a financing request that includes a business plan and cash flow projections. PDFJ requested PER to assist the Client to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis to PDFJ and was subsequently turned down for a loan in the amount of US\$300,000.

Mushtaha

Client Number: M-002

City: GAZA

Contact: Mr. Mohammed Mushtaha

Title: General Manager

Type of Business: Furniture Manufacturer

Number of Employees: 14

Situation:

The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. However, the Client lacked the business management capacity necessary to analyze their business. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

PER Interventions:

PER assisted the Client to conduct a diagnostic review and develop a performance improvement plan. PER compiled financial statements and analyzed the financial results and trends. The financial analysis determined specific areas for further analysis and areas for possible improvement.

Results:

PER presented the performance improvement plan to the Client. The Client is currently reviewing the plan to determine next steps.

Musicana

Client Number: M-009

City: Al Bireh

Contact: Mr. Anton Shahin

Title: Manager

Type of Business: Musical Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Nabali Stores

Client Number: N-002

City: Ramallah

Contact: Mr. Hani Zaid

Title: Manager

Type of Business: Auto Parts

Number of Employees: 1

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and is waiting for Arab Bank to make its credit decision pertaining to a US\$25,000 loan request.

Natshe Store

Client Number: N-003

City: Jerusalem

Contact: Mr. Mahmoud Natshe

Title: Owner

Type of Business: Retailer

Number of Employees: 1

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and is waiting for Arab Bank to make its credit decision pertaining to a US\$30,000 loan request.

Near East Transport

Client Number: N-004

City: Jerusalem

Contact: Mr. Ibrahim Damouni

Title: Owner

Type of Business: Transportation

Number of Employees: N/A

Situation:

The Client has been granted a loan under the European Union PDFJ Emergency Loan Program. As part of its monitoring process, PDFJ requires loan recipients to submit periodic updates on financial performance and other indicators including variances against the cash flow projections. The Client needs assistance to complete these requirements.

PER Interventions:

PER is providing financing aftercare assistance to prepare the required reports including the updated financial statements and variances against the original cash flow projections.

Results:

PER has facilitated financing in the amount of US\$180,000 by enabling the Client to maintain compliance with PDFJ loan monitoring reporting requirements.

In addition, PER's assistance is helping to improve the financial management capacity of the Client.

Nestle Kiosk

Client Number: N-005

City: Al Bireh

Contact: Mr. Ibrahim Damoumi

Title: Manager

Type of Business: Food Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Niveen Pharmacy

Client Number: N-001

City: Kalandia

Contact: Ms. Niveen Abu El Halaweh

Title: Manager

Type of Business: Pharmacy

Number of Employees: 2

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$45,000. The Client subsequently used equity financing in the amount of US\$83,000 instead of taking the loan.

Ombashi Restaurant

Client Number: O-001

City: Jenin

Contact: Mr. Amjad Arqawi

Title: Manager

Type of Business: Restaurant

Number of Employees: 3

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Palace Hotel

Client Number: P-007

City: Jerusalem

Contact: Mr. Younis Maa'ya

Title: General Manager

Type of Business: Hotel

Number of Employees: 6

Situation:

The Client decided to apply for financing under the European Union PDFJ Emergency Loan Program. As part of its screening and credit analysis process, PDFJ requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$75,000.

Palestine Electronics and Electrical

Client Number: P-010

City: Nablus

Contact: Mr. Nader Jardaneh

Title: General Manager

Type of Business: Electronics

Number of Employees: 30

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Palestine Materials Company

Client Number: P-017

City: Gaza

Contact: Mr. Osama Makhoulf

Title: Manager

Type of Business: Building Materials

Number of Employees: 34

Situation:

The Client decided to apply for financing under the European Union PDF Crisis Loan Program. As part of its screening and credit analysis process, PDF requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER is assisting the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

PER is in the process of analyzing the Client's borrowing needs and repayment capacity. The Client is requesting a loan of US\$200,000.

Palestine On Line

Client Number: P-002

City: Ramallah

Contact: Mr. Ashraf Jayousi

Title: Acting General Manager

Type of Business: Information Technology

Number of Employees: 29

Situation:

The Client recognized the need to improve its financial management systems and marketing functions. The Client needed assistance in these areas.

PER Interventions:

PER assisted the Client develop its chart of accounts, develop new financial operational procedures, evaluate the marketing department, and review the promotional campaign for the launch of internet cards.

Results:

PER assisted the Client develop and implement immediate improvements in its financial management system. The Client moved to the full accrual basis of accounting in recording and reporting revenues and expenses. A new financial manager have been hired to manage the overall financial accounting process and financial management activities. PER also reviewed the Clients marketing strategy for prepaid internet cards.

Palestine Cellular

Client Number: P-013

City: Al Bireh

Contact: Mr. Mansour Habaibeh Dabash

Title: Showroom Manager

Type of Business: Telecommunications

Number of Employees: 6

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Palestine Poultry

Client Number: P-008

City: Tulkarem

Contact: Mr. Basem Walweel

Title: General Manager

Type of Business: Poultry

Number of Employees: 65

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

PBC

Client Number: P-003

City: Jerusalem

Contact: Mr. Chris August

Title: General Manager

Type of Business: Financial Services

Number of Employees: N/A

Situation:

PBC is administering the EU PDFJ and EU PDF financing programs. Both programs require borrowers to submit financing request analyses that include historical financials, survival and business plans, and cash flow projections. Because many firms do not have the capacity to meet these requirements, PER and PBC concluded a Memorandum of Understanding whereby PBC and PER would cross refer clients and PER would provide pre financing and aftercare technical assistance to PDFJ and PDF clients.

PER Interventions:

PER is providing pre financing and post financing aftercare technical assistance to PDFJ and PDF clients.

This assistance includes preparing:

- Company profiles
- Business survival plans
- Debt repayment and restructuring plan
- Historical financial analyses
- List of key assumptions for the cash flow projection
- Cash flow projections

Results:

PER has facilitated US\$ 1.2 million in financing under the PDFJ and PDF programs.

Petra Tourist Transport

Client Number: P-014

City: Jerusalem

Contact: Mr. Muhammed Al Zama'ri

Title: Manager

Type of Business: Transportation

Number of Employees: N/A

Situation:

The Client has been granted a loan under the European Union PDFJ Emergency Loan Program. As part of its monitoring process, PDFJ requires loan recipients to submit periodic updates on financial performance and other indicators including variances against the cash flow projections. The Client needs assistance to complete these requirements.

PER Interventions:

PER is providing financing aftercare assistance to prepare the required reports including the updated financial statements and variances against the original cash flow projections.

Results:

PER has facilitated financing in the amount of US\$130,000 by enabling the Client to maintain compliance with PDFJ loan monitoring reporting requirements.

In addition, PER's assistance is helping to improve the Client's financial management capacity.

Pharmacare

Client Number: P-009

City: Ramallah

Contact: Mr. Basem Khoury

Title: General Manager

Type of Business: Pharmaceutical

Number of Employees: 120

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Photo Amo

Client Number: P-011

City: Al Bireh

Contact: Mr. Tamer Al Masri

Title: Manager

Type of Business: Photography Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Pilgrims Hotel

Client Number: P-015

City: Jerusalem

Contact: Mr. Fahmi Nashashibi

Title: Manager

Type of Business: Hotel

Number of Employees: N/A

Situation:

The Client has been granted a loan under the European Union PDFJ Emergency Loan Program. As part of its monitoring process, PDFJ requires loan recipients to submit periodic updates on financial performance and other indicators including variances against the cash flow projections. The Client needs assistance to complete these requirements.

PER Interventions:

PER is providing financing aftercare assistance to prepare the required reports including the updated financial statements and variances against the original cash flow projections.

Results:

PER has facilitated financing in the amount of US\$110,000 by enabling the Client to maintain compliance with PDFJ loan monitoring reporting requirements.

In addition, PER's assistance is helping to improve the Client's financial management capacity.

Pinar

Client Number: P-001

City: Al Bireh

Contact: Mr. Suliman Al Sayyej

Title: Manager

Type of Business: Dairy Product Manufacturer

Number of Employees: 40

Situation:

The Client was established in 1999 and successfully developed market share and a brand identity in dairy products. However, the Client's cash flow was negative and they recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

PER Interventions:

PER assisted the Client perform a diagnostic review, conduct a product cost and profitability analysis, and implement a performance improvement plan. Improvements have been made in the areas of production processes, product formulations, and distribution.

Results:

The Client has converted a number of loss making products into profitable products. Sales have increased and product quality consistency has improved.

Plastico

Client Number: P-018

City: Gaza

Contact: Mr. Rasmi Abu Kassem

Title: Manager

Type of Business: Plastic Product Manufacturer

Number of Employees: 18

Situation:

The Client decided to apply for financing under the European Union PDF Emergency Loan Program. As part of its screening and credit analysis process, PDF requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER is assisting the Client to develop a financing analysis that includes the following:

- Company profile
- Business survival plan
- Debt repayment and restructuring plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection.

Results:

PER is in the process of analyzing the Client's borrowing needs and repayment capacity. The Client is requesting a loan of US\$200,000.

Plaza Home Center

Client Number: P-019

City: Ramallah

Contact: Ms. Rimal Abu Ein

Title: Manager

Type of Business: Home Improvement

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Plaza Optics

Client Number: P-016

City: Al Bireh

Contact: Mr. Osama Makhlouf

Title: Manager

Type of Business: Optics Retailer

Number of Employees: 3

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections. PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Prelude

Client Number: P-006

City: Jerusalem

Contact: Mr. Mahmoud Ireikat

Title: Manager

Type of Business: Internet Cafe

Number of Employees: 2

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$15,000. The Client contributed an additional US\$25,000 in equity financing.

Premium Brand

Client Number: P-004

City: Al Bireh

Contact: Mr. Bilal Abu Hijleh

Title: Finance and Administration Manager

Type of Business: Perfume and Cosmetic Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Qawasmi Jewelry

Client Number: Q-001

City: Hebron

Contact:

Title:

Type of Business: Jewelry

Number of Employees: 25

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Rabah Plastic

Client Number: R-004

City: Ramallah

Contact: Mr. Rajai Rabah

Title: Co-owner

Type of Business: Plastic Product Manufacturer

Number of Employees: 8

Situation:

The Client recognized the need to improve their quality management system to be consistent with the ISO:9001/2000 standard. Compliance with the ISO:9001/2000 standard will improve the Client's operations, lead to cost savings, and improve the consistency of their products. In addition, it will give the Client a competitive advantage over competing firms that are not ISO:9001/2000 compliant.

PER Interventions:

PER assisted the Client to conduct a quality management gap analysis to determine what actions needed to be taken to comply with ISO:9001/2000. PER will consider assisting the Client implement the changes and systems needed to meet the ISO:9001/2000 standard.

Results:

If the Client achieves compliance with ISO:9001/2000, it is anticipated that sales will increase since many customers prefer to buy products from ISO:9001/2000 certified firms.

Client Number: R-001

City: Ramallah

Contact: Mr. Mahmoud Haj Abed

Title: General Manager

Type of Business: Paper Products Manufacturer

Number of Employees: 42

Situation:

The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

PER Interventions:

PER assisted the Client perform a diagnostic review, conduct a product cost and profitability analysis, and develop the promotional strategy for the launch of new products.

Results:

PER technical assistance helped the Client successfully launch a new product line and expand the distribution of all its products. Sales have increased by 50 percent as points of sale have increased by three times. Five new employees have been hired to manage the Client's sales expansion. The Client is now positioned to increase its brand recognition and develop a strategy for brand extensions.

Rimawi Fashion

Client Number: R-003

City: Al Bireh

Contact: Mr. Thabit Rimawi

Title: Manager

Type of Business: Clothing Retailer

Number of Employees: 1

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Rukab

Client Number: R-002

City: Ramallah

Contact: Mr.Ihsan Rukab

Title: General Manager

Type of Business: Ice Cream

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Safa

Client Number: S-008

City: Gaza

Contact: Mr. Heshan Al Iwaini

Title: General Manager

Type of Business: Furniture Manufacturer

Number of Employees: N/A

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Safad Electronics

Client Number: S-007

City: Ramallah

Contact: Mr. Ibrahim Barham

Title: General Manager

Type of Business: Information Technology

Number of Employees: 42

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Salma Pharmacy

Client Number: S-013

City: Al Bireh

Contact: Ms. Rana Abu Il Hummos

Title: Manager

Type of Business: Pharmacy Retailer

Number of Employees: 6

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections. PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Sbitani Fashion

Client Number: S-005

City: Ramallah

Contact: Ms. Hama Sbitany

Title: Owner

Type of Business: Clothing Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Sharaqa

Client Number: S-015

City: Ramallah

Contact: Mr. Hassan Sharaka

Title: Manager

Type of Business: Auto Parts

Number of Employees: 4

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$60,000. The Client contributed an additional US\$67,000 in equity financing.

Client Number: S-004

City: Ramallah

Contact: Mr. Ahmad Sha'rawi

Title: Manager

Type of Business: Food Processing

Number of Employees: 17

Situation:

The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. The Client was considering options for additional external or internal investment to improve productivity and quality. The Client needed assistance to conduct a feasibility study that would allow them to analyze different investment and market scenarios.

PER Interventions:

PER assisted the Client prepare a feasibility study. PER started by compiling the financial statements and analyzing the historical financial results and trends. Then PER assisted the Client develop cash flow projections based on different sets of assumptions.

Results:

The Client is currently reviewing and analyzing different scenarios using the cash flow projection model included in the feasibility study.

Client Number: S-016

City: Ramallah

Contact: Mr. Ayman Sawalha

Title: Manager

Type of Business: Boiler Manufacturer

Number of Employees: 3

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and is waiting for Arab Bank to make its credit decision pertaining to a US\$20,000 loan request.

Shawa

Client Number: S-002

City: Gaza

Contact: Mr. Nader Al Shawa

Title: Manager

Type of Business: Furniture Manufacturer

Number of Employees: 30

Situation:

The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. However, the Client lacked the business management capacity necessary to analyze their business. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

PER Interventions:

PER assisted the Client to conduct a diagnostic review and develop a performance improvement plan. PER started by compiling the financial statements and analyzing the financial results and trends. The financial analysis determined specific areas for further analysis and areas for possible improvement.

Results:

PER is assisting the Client implement the performance improvement plan. Areas being addressed include inventory management, production, warehouse design, materials requirement planning, and promotion.

Shoe House

Client Number: S-011

City: Ramallah

Contact: Mr. Ra'fat Qbitat

Title: Manager

Type of Business: Shoe Retailer

Number of Employees: 4

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections. PER completed an interior design including traffic flow analysis, list of external limitations, 2D layout with space planning and elevation, 3D sketch, working drawings, and color scheme.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. The interior design has been completed and approved by Plaza. PER enabled the start up of a new business.

Shuaib Pharmacy

Client Number: S-012

City: Ramallah

Contact: Mr. Mahmoud Shuaib

Title: Owner

Type of Business: Pharmacy Retailer

Number of Employees: 3

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Shweiki

Client Number: S-003

City: Jersalem

Contact: Mr. Salah Shweiki

Title: Manager

Type of Business: Glass Manufacturing

Number of Employees: 22

Situation:

The Client recognized the need to improve their quality management system to be consistent with ISO:9001/2000 and TAKEN standards. Compliance with ISO:9001/2000 and TAKEN standards will improve the Client's operations, lead to cost savings, and improve the consistency and safety of their products. In addition, it will give the Client a competitive advantage over competing firms that are not ISO:9001/2000 and TAKEN compliant.

PER Interventions:

PER assisted the Client to conduct a quality management gap analysis to determine what actions needed to be taken to comply with ISO:9001/2000 and TAKEN. Currently, PER is assisting the Client implement the changes and systems needed to meet ISO:9001/2000 and TAKEN standards.

Results:

It is anticipated that sales will increase since many customers, especially in Israel, only buy products from firms that are certified in compliance with ISO:9001/2000 and TAKEN.

Sindbad Tours Transport

Client Number: S-014

City: Jerusalem

Contact: Mr. Gabriel Abdallah

Title: Manager

Type of Business: Transportation

Number of Employees: N/A

Situation:

The Client has been granted a loan under the European Union PDFJ Emergency Loan Program. As part of its monitoring process, PDFJ requires loan recipients to submit periodic updates on financial performance and other indicators including variances against the cash flow projections. The Client needs assistance to complete these requirements.

PER Interventions:

PER is providing financing aftercare assistance to prepare the required reports including the updated financial statements and variances against the original cash flow projections.

Results:

PER has facilitated financing in the amount of US\$85,000 by enabling the Client to maintain compliance with PDFJ loan monitoring reporting requirements.

In addition, PER's assistance is helping to improve the Client's financial management capacity.

Sinokrot

Client Number: S-009

City: Jericho

Contact: Mr. Mazen Sinokrot

Title: General Manager

Type of Business: Food Services

Number of Employees: 250

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Smile Center

Client Number: S-010

City: Jerusalem

Contact: Mr. Ashraf Hijazi

Title: Manager

Type of Business: Dental Care

Number of Employees: 3

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$12,000.

Sousy

Client Number: S-001

City: Gaza

Contact: Mr. Sousy

Title: Owner / Manager

Type of Business: Furniture Manufacturing

Number of Employees: 78

Situation:

The Client recognized the need to improve competitiveness in order to survive the current economic crisis and position themselves for future growth. However, the Client lacked the business management capacity necessary to analyze their business. The Client needed assistance to diagnose their shortcomings, identify opportunities, and develop a plan to improve performance.

PER Interventions:

PER assisted the Client to conduct a diagnostic review and develop a performance improvement plan. PER started by compiling the financial statements and analyzing the financial results and trends. The financial analysis determined specific areas for further analysis and areas for possible improvement.

Results:

PER is assisting the Client implement the performance improvement plan. Areas being addressed include financial accounting, warehouse design, and materials requirement planning. PER also assisted in the selection of a new spray painting machine.

Sweetheart

Client Number: S-017

City: Jericho

Contact: Mr. abdel Aziz Al safadi

Title: Manager

Type of Business: Sweets Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Talab Factory

Client Number: T-002

City: Kalandia

Contact: Mr. Bassam Talab

Title: Manager

Type of Business: Construction Materials

Number of Employees: 10

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$48,000.

T-Berry

Client Number: T-003

City: Al Bireh

Contact: Mr. Ahmad Abdel Raouf

Title: Manager

Type of Business: Restaurant

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

The Arab Hotel

Client Number: T-001

City: Ramallah

Contact: Mr. Najla Shahwan

Title: Manager

Type of Business: Hospitality

Number of Employees: N/A

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Victoria Secret Elegance

Client Number: V-001

City: Ramallah

Contact: Mr. Mohamed Zitawi

Title: Owner

Type of Business: Clothing Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Wax

Client Number: W-001

City: Ramallah

Contact: Mr. Nader Salha

Title: Manager

Type of Business: Candles Retailer

Number of Employees: 2

Situation:

The Client applied for tenancy in the Plaza shopping mall. As part of its tenant selection process, Plaza requires each applicant to submit a feasibility study. Once selected, Plaza requires tenants to prepare an interior design that meets international standards. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client prepare its feasibility study including an abbreviated business plan and cash flow projections.

Results:

The Client was accepted as a tenant in the Plaza shopping mall. PER enabled the start up of a new business.

Wood Industrial Union

Client Number: W-002

City: Gaza

Contact: Mr. Hesham Al Iwaini

Title: Chairman Of Board

Type of Business: Industrial Union

Number of Employees: 3

Situation:

At the request of FMI and the Palestinian Federation of Industry (PFI), PER assisted in the preparation of the private sector delegation attending the “Rome Meeting Business Matching Meeting” being sponsored by SIMEST. This firm was one of the 24 participants in the delegation.

PER Interventions:

PER assisted the 24 firms prepare company profiles and project profiles for distribution to potential counterparts at the meetings. PER also conducted a presentation for the participating firms on how to prepare for the meeting.

Results:

The 24 firms assisted by PER were much better prepared to attend the meetings. The company and project profiles provided clear descriptions of each firm and the type of cooperation each firm was seeking.

Several firms have initiated further discussions and negotiations with potential Italian partners.

Yalo Binding

Client Number: Y-001

City: Ramallah

Contact: Ms. Samira Huleileh

Title: Owner

Type of Business: Document and Publication Services

Number of Employees: 5

Situation:

The Client decided to apply for financing under the Arab Bank / DEG "Start Your Business" program. As part of its screening and credit analysis process, Arab Bank requires each applicant to submit a financing request that includes a business plan and cash flow projections. The Client needed assistance to complete these requirements.

PER Interventions:

PER assisted the Client to develop a financing analysis that includes the following:

- Company profile
- Abbreviated business plan
- Historical financial analysis
- List of key assumptions for the cash flow projection
- Cash flow projection

Results:

The Client submitted the completed financial analysis and was approved for a loan of US\$57,000. The Client contributed an additional US\$43,000 in equity financing.